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ABSTRACT

This instructor's manual is intended to serve as a guide for establishing a small business management adult education program in the local community that will help small business entrepreneurs solve their business management problems and attain the goals they have established for their businesses and their families. (The program curriculum and practice problems are in separate volumes.) Contents of the guide are organized into eight chapters covering the following topics: (1) Philosophy and description of the program (a 3-year program including classroom instruction coupled with on-going at-the-business instructional visits), (2) responsibilities of the instructor, (3) utilization of advisory councils, (4) implementing the program, (5) securing enrollment, (6) organization of the instructional program, (7) evaluation instruments for teacher and student, and (8) an annotated bibliography. A recruitment packet in chapter 5 includes samples of illustrative materials that may be used to provide information when interviewing potential enrollees, along with a contact letter and agreement form. The annotated bibliography is designed to accompany the instructional units of the program and contains the materials listed as references and resources. Arranged alphabetically by publisher, the information presented for each entry includes date, title, author, content areas, suggested use, source, and price. Also listed are transparencies available free from the Small Business Administration. (This manual is one of four volumes produced by the project entitled "Development, Demonstration, and Evaluation of Management Education Programs for Small Business Entrepreneurs, Including Minorities.") (RG)

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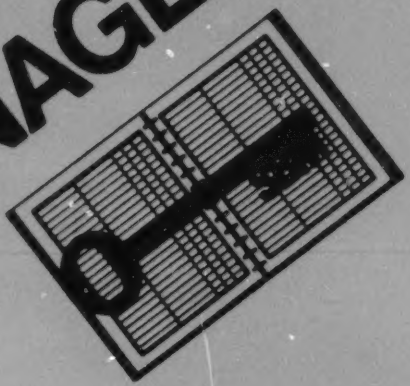

Volume I

Instructor's Manual

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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AN ADULT EDUCATIONAL PROGRAM

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SMALL BUSINESS MANAGEMENT
VOLUME I: INSTRUCTOR'S MANUAL

Development, Demonstration and Evaluation of Management Education Programs for Small Business Entrepreneurs, Including Minorities

Project Directors: Edgar A. Persons, Ph.D.
Gordon I. Swanson, Ph.D.

Project Staff: Eugene Norman
Rodger Palmer
Craig Schaufferc
Ruth Thomas
Peter Probasco

Division of Agricultural Education and the Research Coordinating Unit
University of Minnesota
St. Paul, Minnesota
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Introduction

Small business failures have been reported so often and sometimes so dramatically that many people believe the small business operator doesn't have a chance in the highly competitive environment of today's marketplace. Each year on a national scale we witness about 440,000 "starts" and about 400,000 "closures" or discontinuances of small operations. Not only does this indicate a great number of individual problems and headaches, but it is also the source of a big collective headache in our national economy. Each closure means dislocation, lost jobs and lost growth in our national productivity. Many potential independent operators are dissuaded from entering the field of small business and many give up after a brief trial period.

Too often we accept this situation without question because we have already made up our minds and have failed to examine the problem in detail. If we take a hard look at the facts, we find that the contribution of the small firm to our national economic life is neither insignificant nor unimportant. Ninty-five percent of all businesses in the U. S. are small businesses. Forty percent of our total business volume is done by small firms and forty percent of our working force is employed in small enterprises. The vast majority of small business failures are the result of mismanagement or uninformed management rather than due to the relative size of the business or the tough competition. Most important, the failures are not due to a lack of technical know-how in the various fields of business endeavor. Only rarely can the failure of an independent electronic enterpriser be attributed solely to a lack of knowledge about the field of electronics, of a food distributor to inadequate understanding of the food trade, or of a contractor to inexperience in the building trades. Where this problem does exist, it is generally in combination with "the great failure of being unable to recognize the problem," or a lack of "management know-how."

The management problems faced by small business entrepreneurs closely parallel those of the farmer. The complexities of managing a farm business have brought increasing numbers of farmers to seek business management education programs for the tools to deal effectively with managerial problems. The small business entrepreneur of today has the same need for management education.

The complexities of small business management have increased greatly in proportion to the size of the business. In many cases small business operators must manage with closer margins of profit than they have in the past. They must be more attentive to intimate and complex financial details if they expect to remain competitive. Their businesses must be adequately productive to give a return to capital, physical assets, labor and management. They must know which combinations of capital, labor and management will keep their businesses viable and profitable so as to meet their needs and expectations. It is necessary that they set priorities in their businesses and that they know where first to

direct their energies and resources. They must understand the unique aspects of their business very well and must have adequate tools to render timely and competent management decisions.[1]

The purpose of this course of study is to outline a complete program of instruction for small business entrepreneurs. It is intended to serve as a guide for instructors of small business management in setting up a program for the local community that will help small business entrepreneurs face the business management problems that are before them and arrive at sound decisions in a logical and systematic manner. It will help them increase the effectiveness of their business enterprise so that they might attain the goals they have established for their business and their families.

It is recognized that the first edition of the course may not be as complete as desired. Instructors are urged to criticize its strong and weak aspects and to offer suggestions for improvement.

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[1]Excerpts from: Small Business Administration. Success and Failure Factors in Small Business. Administrative Management Course Programs, Topic 1. Washington, D. C., U. S. Government Printing Office, 1964, pp. 13 - 14.

Chapter I.

Small Business Management Education

PROGRAM PHILOSOPHY

PROGRAM DESCRIPTION

Introduction

There is much concern with upgrading and retraining employees to make their skills consistent with new job demands and to keep them "employable." But the impact of changing technologies is also felt in the business manager's world. Competition makes business survival difficult. The problems of obsolescence, new products and higher operational costs all must be addressed by improved managerial performance. Business owners and managers also need periodic upgrading and retraining to improve their business management skills. Almost all entrepreneurs can benefit from a program of management education. Small business entrepreneurs can benefit most if such education does not require that they give up their necessary everyday business activities.

What Is Management?

Management can be defined as the utilization of the resources of land, labor and capital in such a way as to maximize the return to the scarcest resource, consistent with business and family goals. It is a decision-making process that is continuous. Many important decisions are under consideration at one time, with some problems just being discovered, some being analyzed, and others near solution. As the problems become more complex, the importance of management skills also increases. In a relatively simple business it may be relatively easy to identify, isolate, study, evaluate and solve a business management problem. Most businesses, however, are more complex. Although many factors are independent, they are interrelated and cannot be treated as isolated variables.

Small businessmen have a ready learning laboratory in which to apply what they learn about management--their business. Management training which is tailored to an individual's business enhances his understanding of and ability to apply basic economic and management principles. The management education program described here is a starting point in an overall evaluation of a small business. It will help the entrepreneur steer clear of problems through careful planning and solve those that do arise.

Goals Are An Incentive For Learning

It has been assumed by some that only young people were capable of learning. This theory has been found to be invalid. Adults can learn as rapidly as children. In fact, they can often learner faster with the proper incentives. The management education program takes full advantage of the incentive that family and business goals established by each participant provide.

The Minnesota Cooperative Farm Business Management education program was the prototype for the development of the small business management program. The purpose of the farm management program was to improve the effectiveness of the farm business so the farm family could achieve their farm and family goals. The reliance on visible goals for the farm and family as a motivating force for learning has proven to be effective.

The establishment of business and family goals is a primary and essential task. Family living standards, business expansion, debt retirement and savings may be included in this goals. Family involvement in the establishment of goals is important since family and business goals often compete for the same resources.

Most families are concerned about business profit. They recognize the importance of profit if they are to accomplish the goals of the family. Yet many of the important goals families set are related to profit only in a tangential way. It is necessary to recognize all family and business goals if the family is to be motivated to improve the effectiveness of their business.

Sound decision-making is possible only if the decision-maker has accurate information upon which to base that decision. For this reason, accurate records are essential to the efficient operation of a business. This management education program uses complete, accurate business and family records as a basis for compiling the data necessary for good decision-making.

Unique Features

The student will find that the small business management program for adults is uniquely different from the traditional educational curriculum in that the business operator's own business becomes his textbook and laboratory. Achievement of business and family goals is the assignment for the course. Instruction begins in the classroom with the study and discussion of management and business principles. These principles are then coupled with on-going at-the-business instructional visits. The cycle is completed and begun anew with the analysis and evaluation of the year's business acitivity.

A small business management education program will have the best opportunity for success in a community where people recognize the need and value of continuing education for entrepreneurs as well as for other members of the community, and consider it a community responsibility to provide such programs as a regular part of the community school curriculum. A public school that serves the educational needs of all the people in the community presents the kind of setting that will insure the most effective functioning of a small business management education program.

History and Background

A successful program in farm management education for adults pioneered and disseminated by the Agricultural Education Division of the University of Minnesota has been in existence since 1952. It is currently operating in Minnesota and eleven other states. The farm management program combines classroom instruction with small group and on-farm individualized instruction. Accurate farm and home recordkeeping is incorporated at all levels of instruction. The application of recordkeeping and farm management principles during individual visits to the student's farm contributes to the student's thorough understanding of his business. The small business management education program for adults is based on the close similarity between the management problems faced by farmers and by small business operators alike.

Goals and Objectives

The purpose of the small business management program is to help families improve the effectiveness of their business operation and enable them to reach family and business goals. The curriculum and procedures for the program were tested in six locations--three in area vocational-technical institutes in Minnesota and three in communities with large minority populations.

The three Minnesota pilot programs were successfully established at the area vocational-technical institutes at Anoka, Faribault and Thief River Falls. Instructors from these programs met monthly to review the curriculum unit they had just taught, to discuss possible revisions and to prepare for subsequent educational activities.

The small business management programs established in three different minority communities duplicate the pilot programs in Minnesota. A program for American Indians in Window Rock, Arizona, is located in a secondary public school system. The Brownsville, Texas, program for Mexican Americans is housed in an adult continuing education center with joint operations in the public school. The Greensboro, North Carolina program for Black Americans operates at a state university--North Carolina A & T. Thus, each of these pilot programs not only provides opportunity for feedback on the use of the management education program with a particular cultural group in our heterogeneous society, but with each program located in a different type of school, it may also be possible to assess which institutional framework provides the most desirable setting for continuing program support.

The effectiveness of the management education program will be evaluated by a cost-benefit analysis of the businesses enrolled during the first three years of management education. Such an analysis has been documented for the farm management program and it is believed that a similar analysis can be made for those enrolled in the small business program. At this writing, the cost-benefit analysis has not been made, since the requisite three years of instruction have not yet been completed.

Benefits

The local program is designed to benefit the participants by (1) increasing the entrepreneur's knowledge and understanding of the economic and business principles upon which sound business decisions are based, (2) developing the entrepreneur's ability to effectively utilize the decision-making process in the management of his business, (3) developing the entrepreneur's ability to adapt his business to change in response to predicted business trends, (4) increasing the businessman's knowledge of the technical aspects of his business operation, (5) developing the entrepreneur's techniques of management and business operation, (6) improving the entrepreneur's ability to recognize the use and value of auxiliary services and agencies in the operation and management of his business, and (7) fostering the entrepreneur's sense of civic reponsibility to the welfare of the whole community.

Program Design

The instructional program is divided into four distinct kinds of activities: classroom instruction, small group instruction, individual instruction and instruction in business technologies.

Classroom instruction is offered once a month following the sequence of units outlined in the curriculum volume, in which management principles with applicability to all class members are emphasized. In the second and third years, much of the instructional material is drawn from the business analyses of class members.

Small group instruction is offered as needed and would probably involve three or four business operators with similar kinds of business, so that instruction can be related to a specific business type. Such instruction can also be based upon a problem common to several class members.

At-the-business individual instruction is planned to occur once each month with each student. This activity allows the instructor an opportunity to relate the classroom instruction directly to the student's business and to deal with problems of organization and management that are unique to a specific business. Class members generally place a very high value on the individual instruction.

While business technology is an important part of the total educational effort, it is not part of the management instructional package. When the instructor and advisory council have determined that there is a need for instruction in a special area (i. e., advertising, display, personnel, etc.) it is the instructor's responsibility to arrange for instruction to meet the need. In those areas where the instructor is competent, he may teach the sessions himself; for others he may arrange for a specialist to offer the instruction.

Unique Features

Two advisory committees have been involved in the development of the small business management program, each with a unique responsibility. The business professional committee addresses the issue of implementation of the program through the public school system. Since committee members are associated with business education at the high school, post-secondary,

college and State Department of Education levels, they are making a contribution in terms of guiding the project to function in harmony with the direction the project must take to be acceptable to the educational community.

The council of small business entrepreneurs has viewed the development of the program as it would affect their own businesses, giving the project the benefit of their experience and business expertise. This combination of the business entrepreneurs and educators has guided the development of materials that have found such widespread acceptance with the students who are enrolled.

The fact that the project focuses on an adult, self-employed population is in itself a unique feature which has certain implications worthy of note. The emphasis on adult education is in keeping with the current focus on the out-of-school population. As school enrollments decline, educators can devote more time and resources to adults, the fastest growing segment of the population in need of upgrading and updating education.

Concentration on the self-employed focuses the instruction on productivity, a major concern of all. What process makes a worker more productive? A self-employed worker becomes more productive by focusing his or her attention on the more effective use of human and material resources through more effective management. This is precisely the thrust of the small business management program: to increase the level of employment and rewards from employment at a time when the alternative to self-employment for many small business entrepreneurs is unemployment. This is of particular concern when there is no effective public program to protect the self-employed should their businesses fail and they must join the unemployed work force.

It is no coincidence that the materials of instruction and methods of operation of this project are consistent with the recommendations of the National Advisory Council of Extension and Continuing Education concerning minority-owned small business. Experience with management education programs for farmers has shown the processes and procedures suggested by the National Advisory Council to be the most effective, with the highest benefit-cost ratio. They are not processes and procedures that work well solely with minority business operators; they are successful with all small business entrepreneurs.

The course of study emphasizes the alternative goals a business can establish. Such goals will be within the limitations of available resources of land, labor, capital and management and will be congruent with those established by the family. The concept of family involvement in instruction is strongly emphasized. The family orientation is extended through individualized instruction carried out in on-site visits to the business and home. The year-round program assures instructional continuity. Program continuity is further enhanced by having an institutional base in educational settings which can provide the necessary administrative support and financial stability.

The business management program utilizes five basic criteria to insure the separation of the business management program from the technological program. These are: (1) SPECIFIC ENROLLEES--Unlike many adult education

programs, this program has a specific enrollment. The instruction is offered only to those who commit themselves to a study of their business and agree to follow certain rules which regulate their participation; (2) SPECIFIC UNITS OF INSTRUCTION--The curriculum is designed to lead the student through a regular sequence of activities in the study of his/her own business. The units are prescribed to present, in sequence, material that will motivate the student to gather data, analyze data and make implementation of business decisions possible; (3) SEQUENCE OF COURSES--Enrollment is not haphazard, but rather is in a definite sequence. Students must begin at the beginning of the three year program; (4) CONTINUITY BETWEEN COURSES--The titles for the years of instruction are: "Business Records and Accounts," "Business Analysis," and "Business Organization." Each course is prerequisite to the next. To analyze the business it is first necessary to have a suitable business record. To study the organizational alternatives it is first necessary to have analyzed the business to determine its strengths and weaknesses. The instruction is designed to bring students toward satisfaction of business and family goals established when instruction first begins and modified as objectives and resources change. The programmatic sequence of instruction provides the opportunity to evaluate the effects of management decisions through a minimum three year program; (5) INDIVIDUAL AT-THE-BUSINESS INSTRUCTION--Classroom and group activity must be applied to each individual business if the instruction is to be useful. Planned individual instruction at the student's place of business permits the application of instruction to specific business problems.

In the small business management program, the analysis of the student's own business is a vital tool used in making management decisions. This real-life situation is a key factor in keeping the instruction relevant to each student's individual and family needs.

Conclusion

By far the greatest number of businesses in the United States are small firms. These firms vary greatly in size, whether measured by total sales, investment in the business, or total number of employees. Eighty percent of these businesses employ no more than twenty people, yet over forty percent of the U. S. work force is employed in small businesses. Research reveals a high percentage of small business failures each year, particularly among minority-owned small businesses. The underlying causes of business failure have been identified as the lack of knowledge of, or experience with, business and management practices and the lack of continuous education programs. The National Advisory Council on Extension and Continuing Education reports that: "To date, approximately $4 billion has been available specifically to support the emergence and expansion of minority businesses. Of the total amount directed toward expanding or strengthening minority enterprise, only $2 million has been spent on training and education programs. If we accept the research that contends that one of the principal causes of business failure is a lack of educational programs, this investment is negligible."

This education program offers another new focus in vocational education--a program that does not concentrate all its efforts on skill acquisition and training of technicians and employees, but offers an opportunity to upgrade and improve business management skills of business owners and operators through long term management education.

Chapter II. The Instructor

ROLE

RESPONSIBILITIES

JOB DESCRIPTION

ROLE

The instructor serves as a coach for the small business management education team. He cannot be expert in all facets of business technology, but must coordinate the utilization of personnel, resource agencies and reference materials. The instructional program will help the business operator gain confidence and competence in the decision-making process as he pursues a profitable and rewarding career as a private entrepreneur.

Prediction of instructor success assumes certain personality traits, knowledge and professional skill. Attitude must be accorded a top priority for effective instruction. Admittedly, attitude is an intangible. It involves, among other things, the ability to assume the role of a student. In this program, no one will have a greater need to learn than the instructor. Except in cases where he is dealing with a business in which he has had direct entrepreneurial experience, he will be working with people who have more knowledge of their respective business than he.

Contributions from the class members are an essential part of the learning experience. Their participation will provide much of the detailed information for the study of business principles upon which decisions will be made. The businesses operated by class members constitute the learning laboratory for both students and instructor. Two-way communication with class members is most important for success. By considering himself as an ex-officio class member, the instructor takes part in the give-and-take necessary for a meaningful class experience. He expects to receive as well as to give assistance to class members. Unless this cooperation between teacher and students is made a vital part of the process, the class will not be as successful as it could have been.

The instructor must have a dedication to the success of every student. He must empathize with them and with their ambitions and aspirations. If he can bring this to his work, he will be much appreciated by his students.

RESPONSIBILITIES

Integrity

Integrity is closely related to sincerity and professionalism in terms of ethical standards and conduct. The instructor must maintain high moral and ethical principles and at the same time be tolerant and understanding.

Bluffing is essentially dishonest. Nobody knows everything. There is nothing demeaning in saying, "I do not know." The phony soon exposes himself. He is seldom admired for putting up a "good bluff." Too often, he develops an inflated opinion of his ability while those who know him share none of this confidence.

Also dishonest is the willingness to remain ignorant. The instructor should take the initiative to seek out the facts if they are obtainable.

Integrity also deals with confidences. The instructor must be trustworthy. He must keep personal business information in strict confidence. Information about an enrollee's business or personal affairs should not be disclosed to others without his permission.

Tact

Tact is one aspect of sensitivity in communication. The tactful instructor encourages participants in both activity and discussion. He needs to recognize that reserve can be broken down only by the enthusiasm generated by the class or the instructor. No one should be put down with sarcasm nor should class members have to endure the boredom of a poorly organized class session. It is also important to be able to restrain someone from monopolizing discussion. All of the planning and organization for an effective meeting can go down the drain unless such a person can be tactfully diverted and a balance in class discussion can be found. Above all, individuality must be respected.

Preparation

The greater the class participation, the greater the need for preparation. The instructor knows what information he would like to cover but when the entire class is involved, he must also anticipate other possible demands upon his skill and informational background. Knowledge based on personal experience is a definite asset to him. Because of his experience, he will be able to appreciate the potential contributions of enrollees as well.

Preparation should include all phases of instruction and the instructor should be flexible enough to adapt to situations as they develop. He may find that as much preparation is needed for small groups or for individual visits as for the classroom sessions.

Practices

Some of the basic concepts and practices that should be observed are the following:

1. Students learn by doing. They develop skills through their own activities and experiences.

2. Participation should be shared. The instructor's skill will in part be demonstrated by his own restraint. Lectures should be limited.

3. Start and close meetings on time. Meet appointments on time.

4. Provide for a variety of activities at meetings.

5. Make assignments definite and provide a climate for achieving them successfully.

6. Provide references and suggestions for enriching reports, discussions and other classroom activities.

JOB DESCRIPTION

The job of the small business management instructor requires instruction in all managerial and operational phases of small businesses with emphasis on decision-making, facilities, entrepreneurship, ethics, technology, economic principles and psychological factors dealing with the general routine procedures of maintaining a business establishment.

Work Performance

The instructor must perform the following functions:

1. Set up and teach a complete program of training based upon curriculum objectives as outlined in the detailed course of study.

2. Provide individualized instruction in matters requiring additional assistance to the student.

3. Be available for consultation to students whenever necessary.

4. Make routine follow-up study of the students' progress with on-the-job observation of performance.

5. Offer commendation and suggestions for improvement in a healthy climate of support.

6. Provide technical assistance in interpretation of a comprehensive economic analysis of the business.

7. Assist students in setting goals for the business and family (short, intermediate, and long-term).

Knowledge and Ability Required

The instructor must be familiar with or possess a working knowledge of general business practices and procedures. He must be able to handle a classroom situation involving an exchange of ideas with students, with follow-up instruction in the student's place of business. It is essential to establish rapport readily, to insure a level of confidence with students, and to maintain the lines of communication with prospective students in the community. The instructor should develop good working relationships with civic organizations and participate in community affairs. At all times he should maintain a professional attitude.

Experience Required

The instructor should have had satisfactory business experience in a top level management position either as an owner-operator or as a manager. Experience should have provided the opportunities to manage all phases of the business including the keeping or supervision of the records of the business.

Term of Employment

The duration of employment should be at least 48 weeks per year.

Chapter III. Using the Advice of Others

ESTABLISHING, ORGANIZING AND UTILIZING ADVISORY COUNCILS

APPENDICES

Advisory Councils--Valuable and Necessary

A well organized and functioning advisory council is one of the most effective aids to planning, conducting and evaluating instructional programs in vocational education. A member of a state board for vocational education recently stated that whenever he had observed programs of vocational education in trouble, an advisory council was either absent or was not functioning. Such an observation by an individual with broad exposure to and extensive responsibility for vocational education programs brings into sharp focus the critical need for advisory councils.

The need for an advisory council is especially important for small business management education programs. Thoughtful advice and counsel is particularly appropriate when a relatively new venture such as the Small Business Management Education Program is in the crucial beginning stages of planning, organization and operation.

Proper management and utilization of time is critical in any venture. The investment of time in planning, organizing and effectively using an advisory council will be one of the most profitable investments made. The purpose of this chapter is to provide guidelines and assistance in establishing and making use of a functional and effective advisory council.

Establishing the Advisory Council

--Authorization. The teacher or other individual seeking to establish an advisory council must first secure authorization or approval to do so. This approval should be secured from the board of education through the established administrative channels of the school. The teacher should contact the appropriate administrative officer of the school, explain the need for such a council and request approval to proceed with the establishment of the advisory council.

--Policy Statement. A request for establishing an advisory council should be submitted with a suggested policy statement or an offer to provide such a statement. A policy statement is provided in Appendix A which, with adaptation to local conditions, may be used as a guide.

This statement should be presented to the proper administrative officer of the school for approval and adoption by the board of education or other appropriate policymaking body.

Appointing Members and Organizing the Council

--Nomination of Council Members. The qualifications and suggested number of council members are outlined in the policy statement. Before nominations are made by the instructor and administrator, personal contact should be made to be sure that the nominee knows what is involved and is willing to serve. This may be followed by a letter such as that in Appendix B.

--Appointment of Council Members. Upon determination of willingness to serve, the proper administrative official should secure confirmation

of appointment by the board of education. This official should then notify those persons who are appointed to the advisory council. A suggested letter of appointment is included in Appendix C.

--Organizing the Advisory Council. An organizational meeting should be held soon after the appointments are made. The officers should be elected during this meeting. A suggested agenda for this meeting is included as Appendix D.

Utilizing the Advisory Council

--Importance of Proper Functioning. It is important that the council understand that it is to function in an advisory capacity and is not a policy making body. It should have meaningful and suitable tasks and should not be asked to serve as a "rubber stamp."

--Problems or Questions to Submit to the Council. The following criteria may be used to determine if a problem or question should be posed to the council:

1. Is it a real problem?
2. Does the school and its staff earnestly seek a solution?
3. Is the school likely to consider seriously and possibly use recommendations made by the council?
4. Is the committee competent to examine the problem and propose recommendations?
5. Have or can the instructor and school staff make available sufficient background information and facts for council members to make useful suggestions?

--Situations To Be Avoided:

1. Don't decide upon a course of action and merely ask the council to "rubber-stamp" the view or proposed course of action.
2. Don't expect the council members to devote extensive preparation time or attend a large number of meetings.
3. Don't expect immediate or hasty action.
4. Don't consult the council on everyday matters which should be handled by the teacher and/or administrator.

--Some Procedures To Follow:[1]

1. Early in the process of organization and during the work of the

[1]Ralph J. Woodin. "Selecting, Organizing and Using Advisory Committees in Vocational Agriculture." Mimeographed. Department of Agricultural Education, The Ohio State University, Columbus, Ohio, 1970.

committee, make sure that all members understand the objectives, functions and limitations of the committee upon which they serve.

2. Prepare a definite agenda for each meeting and whenever possible get this agenda in the hands of all members several days in advance of the meeting.

3. Keep the school administration informed of all activities of the committee.

4. Give the committee and its members enough responsibility so that they feel useful.

5. Have definite reports or evaluations of progress toward committee objectives and individual responsibilities at each meeting.

6. Give praise and encouragement to the committee and to individuals during the business meeting.

7. Follow up recommendations of the committee with appropriate action.

8. Schedule definite time for achieving objectives and goals.

9. Secure participation of all members in committee discussions.

10. Guide the committee to realize some unfelt needs of the community.

APPENDIX A

SAMPLE POLICY STATEMENT
SMALL BUSINESS MANAGEMENT EDUCATION ADVISORY COUNCIL

I. NAME

The name of this organization shall be the Small Business Management Advisory Council of the Sandhills Area Vocational-Technical Institute.

II. PURPOSE

A. The major purpose of the advisory council shall be to provide an association between the school and community which will, through advice, assistance and counsel, help establish, maintain and improve a program in small business management education.

B. Specific purposes include:

1. To provide advice and counsel concerning philosophy, objectives and curriculum of the small business management education program.

2. To be alert to new business and technical developments which require changes in curriculum or program operation.

3. To aid in securing enrollment by suggesting prospective enrollees and publicizing the program.

4. To make a yearly evaluation of the program.

5. To make appropriate recommendations through proper administrative channels to the administrative body of the school.

6. To provide a communications link between the school and the community, expecially the small business segment.

III. AUTHORITY

A. The council shall serve in an advisory capacity only. Recommendations to the board of education shall be forwarded through appropriate administrative channels.

B. The council shall have no administrative or legislative authority and is not established to assume any of the rights or duties of the administrative body or administrative staff.

IV. MEMBERSHIP

A. Number of Members

The advisory council shall consist of ( ) members. (Approximately nine to eleven members is a recommended size. A larger group may be more difficult to recruit and to utilize. A smaller group may not provide adequate representation.)

B. Qualifications of Members

Persons selected to serve on the council should:

1. Be genuinely interested in the Small Business Management Education Program and be knowledgeable about the needs of small business managers.

2. Be broadly representative of small businesses in the community to be served.

3. Be willing to devote the necessary time and effort to serving as a council member.

4. Possess desirable personal qualities such as integrity, responsibility, maturity, open-mindedness and a constructive attitude.

C. Council Membership

The council may include persons from the following groups:

1. Owners or managers engaged in small business

2. Class members or prospective class members

3. Persons closely associated with credit institutions

4. An instructor of business or farm management

5. A person representing a profession

6. Minority group members

7. Ex-officio members for school liaison, such as a board of education member and/or a member of the school administration.

8. Editor of local paper or other mass media representative

D. Selection of Members

1. Members shall be nominated by the small business management instructor and the director of the Sandhills Area Vocational-Technical Institute Council.

2. Members shall be appointed by the board of education and shall be notified of their appointment by the director of the Area Vocational-Technical Institute.

E. Terms of Membership

1. Advisory council members shall be appointed for three-year terms and may be reappointed for one term. Terms of membership shall begin on _____.

2. Terms of membership shall be staggered so that approximately

one-third of the council will be beginning terms each year. The initial council members shall be either appointed for 1, 2, and 3 year terms or shall draw lots for these terms so that approximately one-third of the members will be appointed for each of the 1, 2, and 3 year terms.

V. OFFICERS AND EX-OFFICIO MEMBERS

A. Officers of the council shall consist of a chairman, vice-chairman and secretary. The chairman and vice-chairman shall be regular council members elected by the council at the annual organizational meeting. The secretary, to be elected at the same meeting, may be a council member or a school staff member.

B. The small business management instructor and any board of education representative or school administrator shall serve as ex-officio members only.

VI. MEETINGS

A. Number of Meetings

The Small Business Management Advisory Council shall hold its annual organizational meeting _____ of each year to (1) receive new members, (2) select officers for the year and (3) plan their yearly program. It is suggested that councils hold at least 2 or 3 additional meetings each year. Special meetings may be convened at the call of the chairman.

B. Minutes

Regular minutes of the advisory council meetings shall be recorded and maintained. Copies shall be distributed to all council members, appropriate school administrators, and small business management education teachers.

APPENDIX B

LETTER ASKING WILLINGNESS TO SERVE ON COUNCIL
(To be preceeded by personal contact)

June 1, 1975

Mrs. Daisy Beautblossom
Sandhills Floral Boutique
Sandhills, Minnesota

Dear Mrs. Beautblossom:

You have been suggested as a possible member of the Small Business Management Education Advisory Council for the Sandhills Area Vocational-Technical Institute. Because of your business experience, leadership and interest in education we believe you could provide valuable advice and assistance as a member of the advisory council.

Council members are provided ample opportunity to offer suggestions and to be of service, but are not expected to help conduct or manage the Small Business Management Education program. The duties and members' meetings are held to only those which are important and essential as we know that people such as you have busy schedules.

An active advisory council can provide advice and assistance needed to plan and conduct the type of small business management education program which will be of greatest benefit to our business community. Your membership on the council can help assure its usefulness.

Would you be willing to serve, if appointed, for a three-year term as a member of the Small Business Management Education Advisory Council for the Sandhills Area Vocational-Technical Institute? We shall await your reply. If you should have further questions, please contact me.

Sincerely,

Dr. Cecil Coordinator, Director
Sandhills AVTI

LM

APPENDIX C

LETTER OF APPOINTMENT TO ADVISORY COUNCIL

June 15, 1975

Mrs. Daisy Beautblossom
Sandhills Floral Boutique
Sandhills, Minnesota

Dear Mrs. Beautblossom:

We were pleased to be advised that you are willing to serve as an advisory council member. This letter is to inform you that you have been appointed _____(date)_____ as a member of the Small Business Management Education Advisory Council for the Sandhills Area Vocational-Technical Institute for a three-year term beginning July 1, 1975.

The organizational meeting of the advisory council will be held on Friday, July 12, in the cafeteria of the Sandhills Area Vocational-Technical Institute. This will be a luncheon meeting beginning at 12:00 noon. At this meeting the council will be organized and the function of the council explained.

We are very pleased to have you as a member of the advisory council and look forward to working with you.

Sincerely,

Dr. Cecil Coordinator, Director
Sandhills AVTI

LM

APPENDIX D

SUGGESTED MEETING AGENDA

FIRST MEETING

SMALL BUSINESS MANAGEMENT EDUCATION ADVISORY COUNCIL

Time: Friday, July 12, 1975 at 12:00 Noon

Place: Cafeteria, Sandhills Area Vocational-Technical Institute
111 Goosedown Drive, Sandhills, Minnesota

Luncheon Meeting

AGENDA

I. Welcome and Thank You
Dr. Cecil Coordinator, Director
Sandhills AVTI

II. Let's Get Acquainted
Introductions

III. Luncheon

IV. The Advisory Council: Purposes, Policies and Plans
Mr. Eddie Entrepreneur, Small Business Management Instructor

V. Organizing for Work and Election of Officers

Chapter IV. How to Implement the Program

INFORMING THE PUBLIC

MANAGEMENT PLAN

SUGGESTED CALENDAR

INFORMING THE PUBLIC

Developing a favorable public attitude toward establishing a small business management education program is a role the instructor must assume. The entire task, however, cannot be delegated to him alone. It is the responsibility of everyone connected with the program. The instructor may be a central figure, but the school administration must assume their share of responsibility. The instructor, for example, should be selected on the basis of his ability to fit into the pattern of the community and should be supplied with appropriate equipment and opportunity to develop a strong program. The school administration should have the opportunity to become well informed concerning the program and its objectives. It is the job of the instructor to so motivate his enrollees that, by their enthusiasm for the program, they become a medium for good public relations.

Planning and implementing a good, complete program for small business management education is the most important factor in the development of good relations with the public. The instructor is the important factor in the development of such an effective program in the community. His personality, integrity, judgment, unselfish devotion to his responsibilities, and ability to get along well with people are essential in developing and maintaining goodwill. Nevertheless, no instructor can do everything himself. It is essential that he have the ability to select others to whom he can delegate some responsibility. Lay persons in strategic positions in the community can provide valuable support if given the opportunity.

Management education for small business entrepreneurs is a new adventure in vocational education. Hopefully, it will expand into something of unusual educational significance and fulfill a need that has long existed. To achieve this, the program must necessarily pass through several stages: pilot, experimentation, revision, establishment and expansion.

Programs are not developed in a vacuum nor on a trial-and-error basis but rather by building on the knowledge and practices that have been developed in the past. The results of experimentation will need to be appraised for their relevance, effectiveness and significance to the goals which are aimed at. In addition, educational concepts and teaching techniques must meet the test of reality to be acceptable. It is hoped that through careful planning, problems to be avoided can be anticipated in advance and mistakes will be kept to a minimum.

In all stages, programs need the empathy and support of those who see the need for them and will benefit from them. To be successful, a program needs both the consistent and energetic support of those active in its development and an acceptance by the general public. In America's complex system of merchandizing, products are not sold on merit alone. The public must be made aware of their existence. Although pilot programs have a distinct advantage in their efforts to reach the public due to their concentrated geographic area and community orientation, the fact remains that in this highly competitive society institutions find themselves in a continuous struggle for recognition. Education

does not compete with consumable products in the marketplace but it does compete for attention, whether it's with chewing gum, shaving cream, congressional investigations or a city election. Education competes for a priority place in the public concerns.

At best, the effort to provide the public with information about the small business management education program will not be complete. Time and funds will be limiting factors in this as well as in other important phases of the program. If well organized, the efforts made to publicize the program may be adequate to reach those we particularly wish to inform.

Probably the most important media for reaching out to the public are news publications, radio and television. They are important because of the numbers of people they reach. Along with these means of news dissemination, other efforts should be employed such as speeches, public discussions, surveys, personal conversations, telephone conversations and letters.

News stories can have a greater local impact in a small paper than in a large metropolitan publication. Often the local weekly paper is, if read at all, read in its entirety. The daily paper in a small community offers more of local interest than one with a wide circulation. During the initial stages of the small business management education program it is suggested that one story appear each week in the news. A representative of the local press will be helpful. If such a person has time available, an appointment to the advisory committee should be considered. If the instructor does not feel qualified to write news stories, the news person is usually willing to prepare the story if given adequate information. Human interest material should not be overlooked.

Radio and television stations usually welcome opportunities to schedule material for public service time. Stations should be contacted to determine what may be available. Spots usually run from fifteen to thirty seconds; talks and interviews are longer. Half hour programs dealing with community topics may sometimes be available. When such opportunities are provided, quality performance should be provided.

When dealing with several news outlets, discretion should be used in releasing such materials. Every attempt should be made to maintain fairness and neutrality. Release time should be indicated to avoid anyone getting a "scoop" advantage.

Organizations ranging from Chambers of Commerce to church affiliated clubs are interested in both community activities and program material. No instructor has the time to make all of the possible contacts available. Speaking invitations need not be limited to the instructor alone, and advisory committee members, area school directors and school superintendents might share in this responsibility.

The active service clubs such as Rotary, Kiwanis, Lions, Optimists, Sertoma and Toastmasters may also offer an opportunity for disseminating information about the the S. B. M. Education program. The Chamber of Commerce can provide valuable information about these organizations in

the community and other opportunities such as company workshops and trade union activities.

Even with favorable cooperation from various groups there will be a need for one-to-one contact. Letters and telephone conversations allow for a great number of personal contacts. They are of value in alerting individuals about special articles, radio or television programs and public meetings. Surveys may or may not include personal contact. Nothing is quite as effective as a personal visit. The main problem is that it is time consuming. The visit should not interfere with another's schedule. It can be brief, yet cordial and productive.

In the pilot period of a small business management education program, personal contact will be an essential part of public relations. The instructor will need exposure in the community. He will need to make personal contact with such key people as his school administrators, advisory committee members, people engaged in business, credit representatives, city and community officials and leaders in community organizations. He should try to visit any person who is in a position to make a possible contribution to the small business management education program. After the first year, he will be able to find more time to expand his personal contacts and draw on many new untapped resources for ever-broadening support.

MANAGEMENT PLAN

A detailed plan of action and timetable should be mapped out as early as possible in the developmental stages of the small business management education program. The instructor should chart his activities daily to ensure that the tasks are completed according to plan. It is suggested that a large desk pad calendar be secured for this purpose. This will provide a clear picture of the activities to be accomplished prior to and then following the first class session. A sample list of activities and a possible timetable to use as a frame of reference might include the following:

Publicity. Contact all area civic organizations and media by the end of August.

1. Local newspaper, radio, television
2. Community civic organizations
3. School administration

Recruitment. Recruitment should be completed by the end of the third week in September.

1. A letter describing the project to potential enrollees with an application that can be detached and returned.
2. Letter of acceptance including a notice of the first class meeting (date, time, place, etc.)

Advisory Council. The members of the advisory council should be appointed and the first meeting held by the end of September.

1. After potential members have been contacted personally and have agreed to serve, a letter should be sent officially asking if they are willing to serve.

2. A letter of appointment to the advisory council with terms clearly outlined will follow up an acceptance. It should include a notice of the first meeting (time, place, date, etc.).

3. Detailed agenda of activities for the first meeting. Appropriate arrangements could be made so that this meeting might take place following a luncheon.

Class Sessions. The first class session could be held around the second week in October. All students should receive at-the-business instruction by the end of October. The management plan should contain a schedule of class sessions, proposed group meetings, business technology meetings, and a definite provision for at-the-business instruction. A sample of the management plan for a two month period is attached.

Again, this management plan is a suggested calendar of events and must be adjusted to comply with local conditions.

SEPTEMBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Publicity Contact local news media for program promotion. →	→	→	Publicity Contact local civic organizations informing them of the SBM program. →	→	
	Publicity Visit local school administration. →	→	Recruitment Send letter of program description to potential enrollees.	Recruitment Follow-up with interview to select class members. →	→	
	→	→	→	Recruitment Send letters of acceptance with notice of first class meeting to students selected.	Complete recruitment.	
	Advisory Council Send letter of invitation to selected members.			Advisory Council Follow-up on letters with phone calls and/or visits.	Advisory Council Send letters of appointment with notice of luncheon and first meeting.	
	Advisory Council Prepare agenda for first advisory meeting.		Hold progress meeting with school administration.		Advisory Council Hold first meeting of advisory council.	

OCTOBER

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			Lesson Plan Prepare detailed agenda for first class meeting. →		Contact local SBA office and credit agencies.	
	Class Meeting Teach Unit 1: "Stimulating An Interest In Small Business Management."	At-The-Business Instruction Follow through with each student on the unit previously taught.	Businesses To Be Visited	Businesses To Be Visited	Businesses To Be Visited	
	Businesses To Be Visited	Businesses To Be Visited	Businesses To Be Visited	Businesses To Be Visited	Businesses To Be Visited Progress meeting with school adminstration.	
	Bus. Technology Meeting Bring in consultant to lecture on technical aspects of business.		Continuation of at-the-business instruction. →	→	→	
	Send notice announcing next class session with brief outline of unit to be taught. →				→	

Chapter V. Securing Enrollment

INTRODUCTION

RECRUITMENT PACKET

INTRODUCTION

The recruitment packet can be a useful tool in introducing the program to small businessmen who might benefit from participating in the program. When used with a show-and-tell technique in the initial interview with a potential enrollee, it serves as a pictorial description of what the management program has to offer. During the personal contact the instructor can modify his approach for each individual.

The first section of the recruitment packet contains a sample letter to potential enrollees. Presented here only as a model, this letter should be revised to fit the provisions of the particular school involved.

Next, a brief program description of what small business management is all about can be used in a personal interview with those who express an interest in the program. It would be helpful to have a copy to leave with the enrollee after the interview.

The remaining items illustrate purposes of the program, who could benefit from enrolling, places where instruction will take place, cost of the program, benefits to be derived and a topical outline of the units of instruction. It is suggested that the instructor discuss the information in the packet with the potential student and encourage him to ask questions so that he will gain a clear understanding of what the program involves.

A certain degree of commitment is expected of the student in this program. If the operator decides during the interview to enroll in the program, he should be asked to sign an agreement such as the one provided in the packet to participate and submit records for a year-end analysis. If he wishes to give the matter further consideration, a copy of this agreement can be left with him.

The emphasis on family and personal goals should be stressed throughout the interview. The illustration of a family tree is provided to help make this concept more meaningful.

Each instructor will have his own technique of interviewing potential students. This packet is provided only as a source of suggestions of what kinds of information should be discussed prior to enrollment. Some time spent in using the materials in this chapter to prepare an attractive recruitment packet will pay dividends.

September 8, 1975

Mr. Robert Q. Jones
155[illegible] Hughes Street
Faribault, Minnesota

Dear Mr. Jones:

When was the last time you and your family had an opportunity to sit down together and really take a look at the operational phase of your business? Have your goals and objectives been clearly established? Are you happy in your work? Are your goals, objectives, ideas, attitudes and feelings shared with other members of the family? Is your business making these goals a reality or have they gotten lost somewhere in the innumerable operations of making a living?

If you are like many small business entrepreneurs today, these are questions which are seldom probed. It is quite common to lose track of where one is going, only to wake up one day and ask, "Where have I been?", "What have I accomplished?"

A new course of study is now underway at the Faribault Area Vocational-Technical Institute designed solely for the purpose of assisting the small business operator. The major emphasis will be on improving the effectiveness, efficiency and organization of the business to meet family and business goals. These classes will provide an opportunity for business families to study the strengths and weaknesses of their business in depth and to find ways to improve the business so that family and business goals can be met.

Good business and household records for a comprehensive analysis of the business, along with a study of the principles of business management will serve as the basis for group and individual instruction. Because what happens in the business affects the family, we urge that family members also participate in the course. Husbands and wives are urged to attend as a family unit since the business supports the family and, conversely, the family supports the business.

Enrollment this year will be limited to twenty families. The fee per family is $20.00, which includes paper, pencils, notebook, bookkeeping records and attaché case. The starting date is October 6, 1975, with one two-and-a-half hour class session each month. A portion of the class time will be set aside to give the participants a chance to share their experiences with each other informally over refreshments.

For additional information please call 332-8760. To indicate your interest in the program, complete the enclosed form and return it to us as soon as possible.

Sincerely,

Small Business Management Coordinator

SMALL BUSINESS MANAGEMENT EDUCATION PROGRAM

Name _____

Home Address _____

Home Phone _____ Business Phone _____

Name of Business _____

Business Address _____

Please check one:

____ I am interested in hearing more about this program. Please contact me.

____ I am interested in the program but cannot participate at this time.

____ I am not interested.

Send to: Small Business Management Coordinator
Faribault Area Vocational-Technical Institute
Faribault, Minnesota

WHAT MANAGEMENT EDUCATION FOR SMALL BUSINESS IS ALL ABOUT

Management education for small business entrepreneurs is not new. Short-term programs geared primarily to assist the operator during the initial stages of going into business and securing loans have long existed. However, this three-year program developed by the Agricultural Education Division of the University of Minnesota is a new approach to management education. Monthly classes for operators of on-going business concerns, monthly at-the-business instruction for each individual family and long-term assistance by the instructor provide the opportunities for the students to systematically analyze the business so that decisions can be made that will enable the family to attain its business and family goals.

Simply stated, the job of the management program is to take the business and family from where they are to where they want to be. For some, this may mean making the business more profitable. For others, it may mean organizing the business to give the family more leisure time. These family and business goals are the keys to program direction.

Accurate recordkeeping is stressed in the first year of study followed by two years of comprehensive study of business organization and analysis. Small group instruction is offered as needed to individuals who experience common management problems.

Students and Their Responsibilities

Any business operator interested in improving his or her business so it can better meet business, family and personal goals is a good candidate for small business management education. All participants are expected to keep an accurate, up-to-date record of all business transactions and important family expenditures. They should also attend class regularly and be available for at-the-business instruction. They must submit the record of their business for careful analysis at the close of the business year.

Since many businesses are family operations, both husbands and wives are encouraged to participate in the instructional program in class and at-the-business. Family involvement is facilitated by the emphasis on setting and working toward business and family goals.

The School and Costs

The small business management program is operated through local area vocational-technical institutes, community colleges or public school systems. Exact time and place are at the discretion of school directors and business instructors.

The fee for the course is small considering that instruction, yearly analysis of the business and reference materials are included in the tuition.

Remember, the results are up to the student! At the end of the three-year course of study, students should be well on their way toward reaching the business and family goals they have set for themselves.

Causes of BUSINESS FAILURES

Disaster

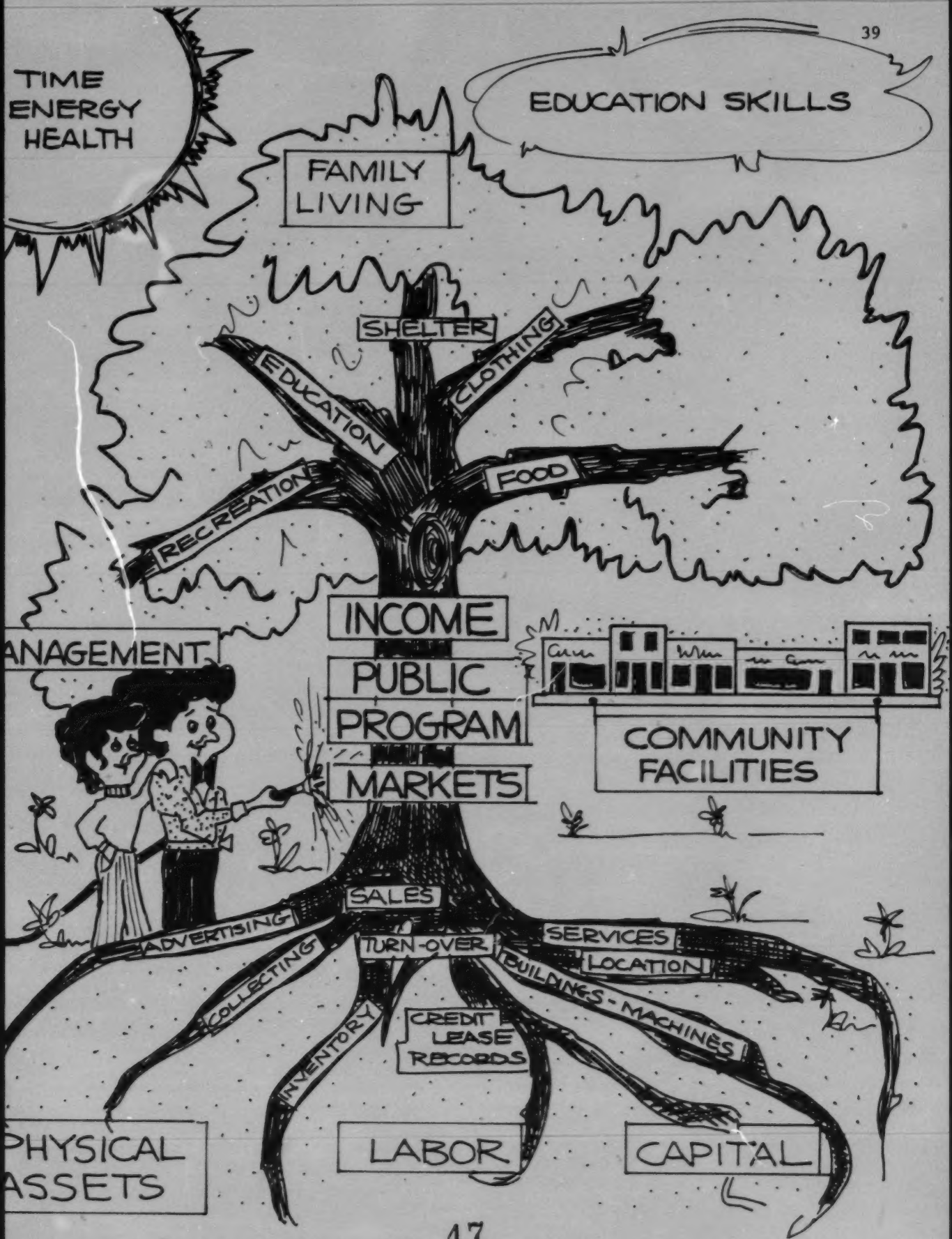
Fraud

Neglect of Business

POOR MANAGEMENT

Causes of FINANCIAL PROBLEMS

1. INADEQUATE SALES
2. HEAVY OPERATING EXPENSES
3. POOR CREDIT AND COLLECTION POLICIES
4. INVENTORY TROUBLE
5. EXCESSIVE FIXED ASSETS


TIME
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HEALTH
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FAMILY
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PROGRAM
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COMMUNITY
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SALES
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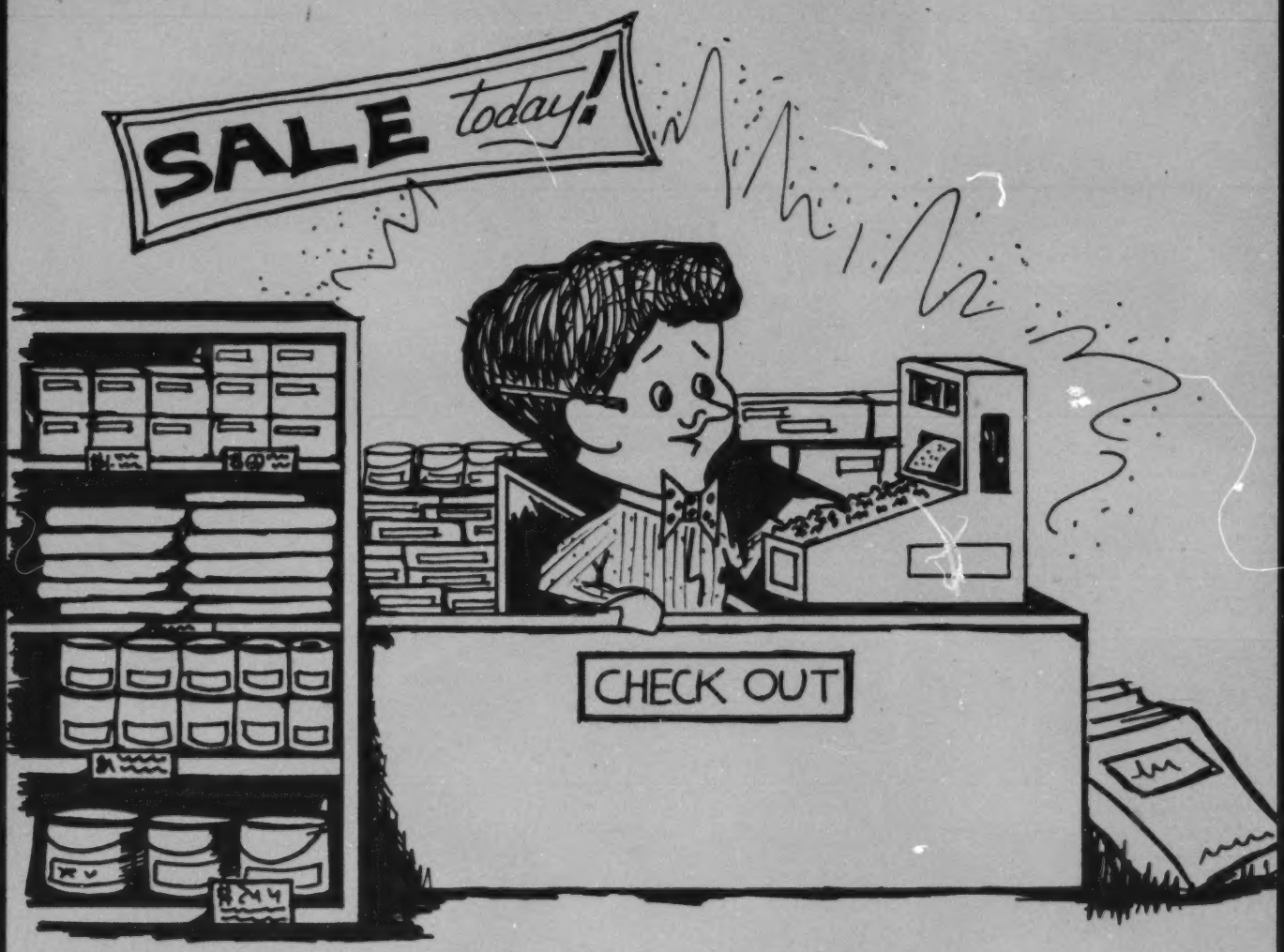
LABOR
CAPITAL

EXCESSIVE FIXED ASSETS



INVENTORY TROUBLE

EXPANSION PROBLEMS

EXPENSES

SALARIES & WAGES	$5,500
UTILITIES	500
DEPRECIATION	875
INTEREST	600
INSURANCE	100
ADMIN. EXPENSE	5,000
SUPPLIES	120
BAD DEBT EXPENSE	100
ADVERTISING	250
STATE, LOCAL & EXCISE TAXES	350
TOTAL EXPENSES	13,4

PROFIT ???

FUNDS FLOW STATEMENT

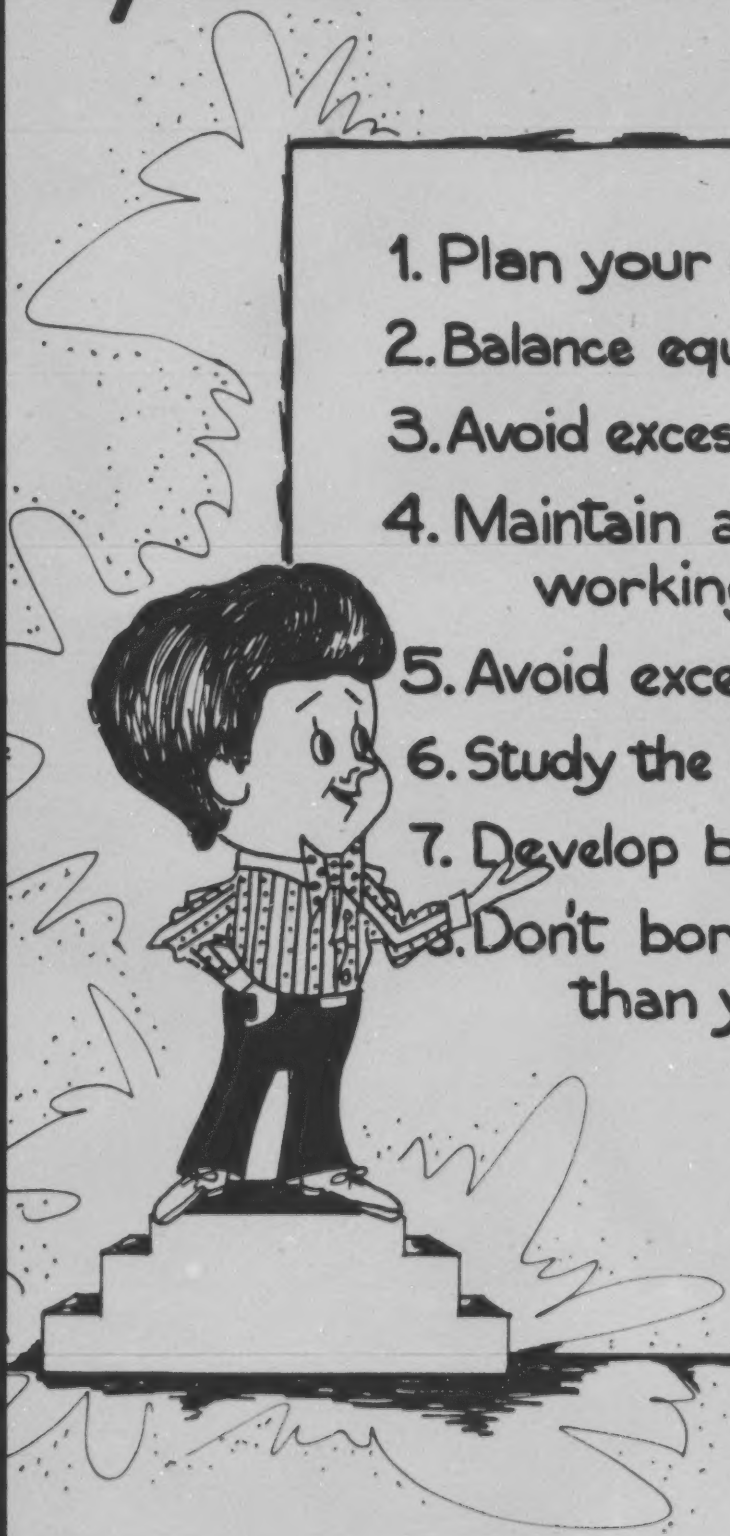
USES OF FUNDS

- INCREASE IN ASSETS
- DECREASE IN LIABILITIES

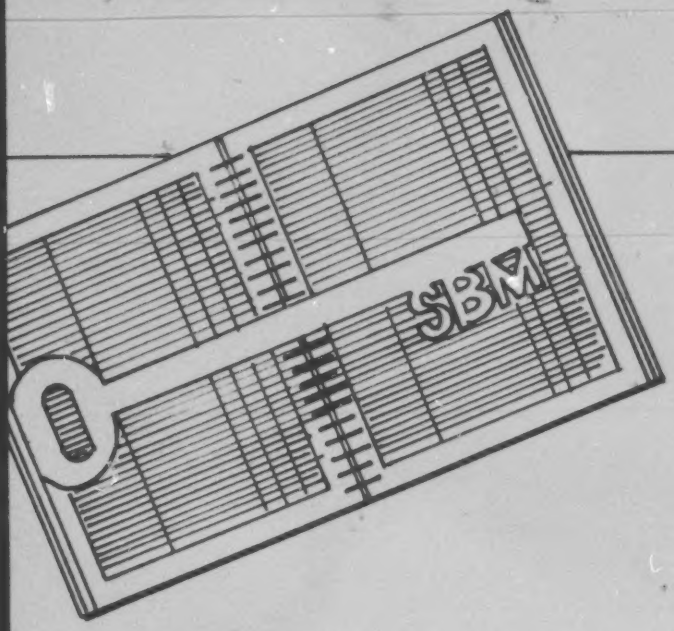
SOURCES OF FUNDS

- DECREASE IN ASSETS
- INCREASE IN LIABILITIES
- INCREASE IN OWNER'S EQUITY

tips on GOOD FINANCIAL MANAGEMENT



1. Plan your capital requirements.
2. Balance equity and debt.
3. Avoid excessive fixed assets.
4. Maintain adequate working capital.
5. Avoid excessive inventories.
6. Study the capital market.
7. Develop banking connections.
8. Don't borrow more than you need.



UNIT TOPICS

SMALL BUSINESS MANAGEMENT 1

NIT I STIMULATING AN INTEREST IN SMALL BUSINESS MGT.

NIT II SHOWING THE NEED FOR SMALL BUSINESS RECORDS.

NIT III MEASURE OF SMALL BUSINESS FAMILY PROGRESS & USES OF SMALL BUSINESS AND HOME RECORDS.

NIT IV WHY ARE INVENTORIES AN IMPORTANT PART OF SMALL BUSINESS RECORDS?

NIT V KEEPING SMALL BUSINESS ACCOUNTS CURRENT.

NIT VI THE BALANCE SHEET AND MONTHLY SUMMARY.

NIT VII CASH FLOW AND CASH FLOW PROJECTIONS

NIT VIII EMPLOYERS' RECORDS: SOC. SEC. & INCOME TAX.

NIT IX UNEMPLOYMENT COMP., WORKMEN'S COMP. & FAIR LABOR STANDARDS ACT, OSHA & SAFETY CONSIDERATIONS.

NIT X EMPLOYER-EMPLOYEE RELATIONS.

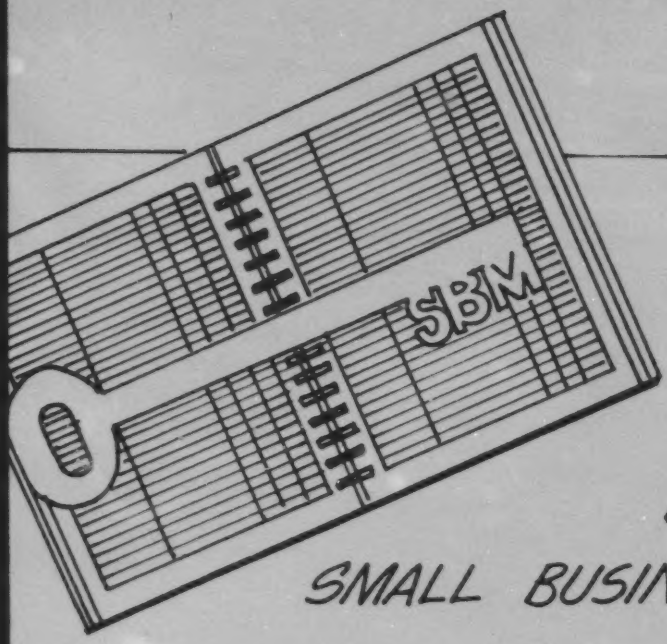
NIT XI THE DEPRECIATION SCHEDULE.

NIT XII INCOME TAX MANAGEMENT.

NIT XIII THE END OF YEAR INVENTORY.

NIT XIV CLOSING THE RECORD BOOK FOR ANALYSIS.

BIBLIOGRAPHY



UNIT TOPICS

SMALL BUSINESS MANAGEMENT 2

SMALL BUSINESS ANALYSIS

UNIT I CALCULATING INCOME, SELF-EMPLOYMENT AND SOCIAL SECURITY TAXES

UNIT II MEASURES OF SMALL BUSINESS PROFIT

UNIT III MEASURES OF SMALL BUSINESS SIZE

UNIT IV GENERAL INTERPRETATION OF THE ANALYSIS

UNIT V THE IMPORTANCE OF INVENTORIES

UNIT VI ANALYZING THE CUSTOMER SERVICE DEPARTMENT

UNIT VII ANALYZING THE SIZE OF BUSINESS

UNIT VIII ANALYZING MECHANIZATION, LABOR, EQUIPMENT AND BUILDING COSTS

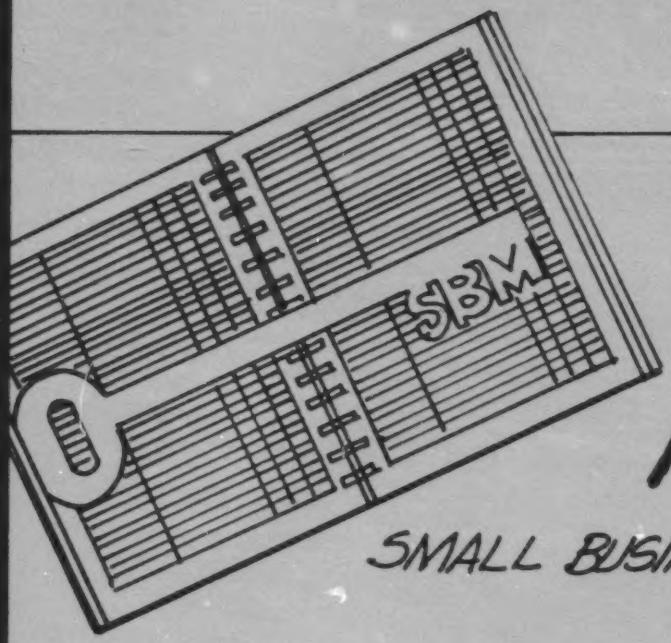
UNIT IX ANALYZING MAJOR DEPARTMENT EFFICIENCIES

UNIT X EVALUATION OF THE SMALL BUSINESS

UNIT XI INCOME TAX PLANNING AND MANAGEMENT

UNIT XII CLOSING THE SMALL BUSINESS ACCOUNT BOOK FOR ANALYSIS

BIBLIOGRAPHY



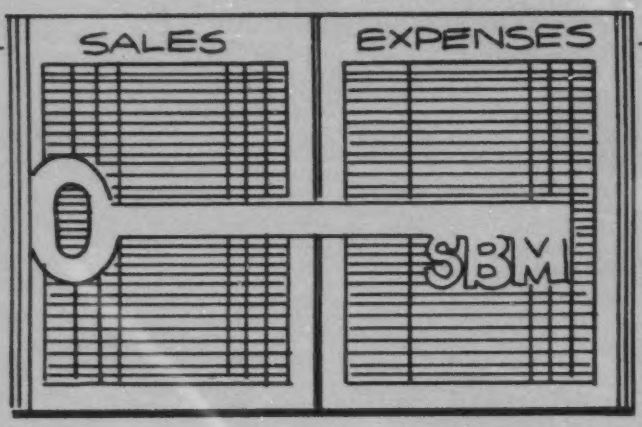
UNIT TOPICS

SMALL BUSINESS MANAGEMENT 3

SMALL BUSINESS REORGANIZATION

UNIT I ATTRIBUTES OF SUCCESSFUL SMALL-BUSINESS ENTREPRENEURS.
UNIT II DETERMINING THE MOST PROFITABLE LEVEL OF OPERATION.
UNIT III SELECTION OF DEPARTMENTS.
UNIT IV WHAT DO TWO YEARS OF RECORDS MEAN?
UNIT V EVALUATING THE CUSTOMER SERVICE DEPARTMENTS.
UNIT VI EVALUATING THE MAJOR DEPARTMENTS.
UNIT VII EVALUATING OVERHEAD AND GENERAL BUSINESS COSTS.
UNIT VIII MAXIMIZING INCOME.
UNIT IX MAXIMIZING INCOME... CONTINUED.
UNIT X MAXIMIZING INCOME... CONTINUED.
UNIT XI SITE, BUILDINGS, MERCHANDISE HANDLING
UNIT XII PLANNING TRANSITIONAL STAGES.
BIBLIOGRAPHY

FINANCIAL RECORDKEEPING *for* RATIO-ANALYSIS *and* COST ACCOUNTING



TYPES OF RECORDS
BUSINESS AND PERSONAL

SALES

1. SALES AND CASH RECEIPTS
2. ACCOUNTS RECEIVABLE

PURCHASES

1. ACCOUNTS PAYABLE

EXPENSES

1. BAD DEBTS
2. DEPRECIATION
3. CONTRIBUTION AND OTHER DEDUCTIONS
4. DISTRIBUTION... UTILITIES, SUPPLIES, RENT, ETC.

SUMMARY

1. STATEMENT OF INCOME
2. BALANCE SHEET

SPECIAL

1. INDIVIDUAL PAYROLL
2. INVENTORY
3. DEPRECIATION SCHEDULE
4. NOTES PAYABLE
5. INSURANCE RECORD

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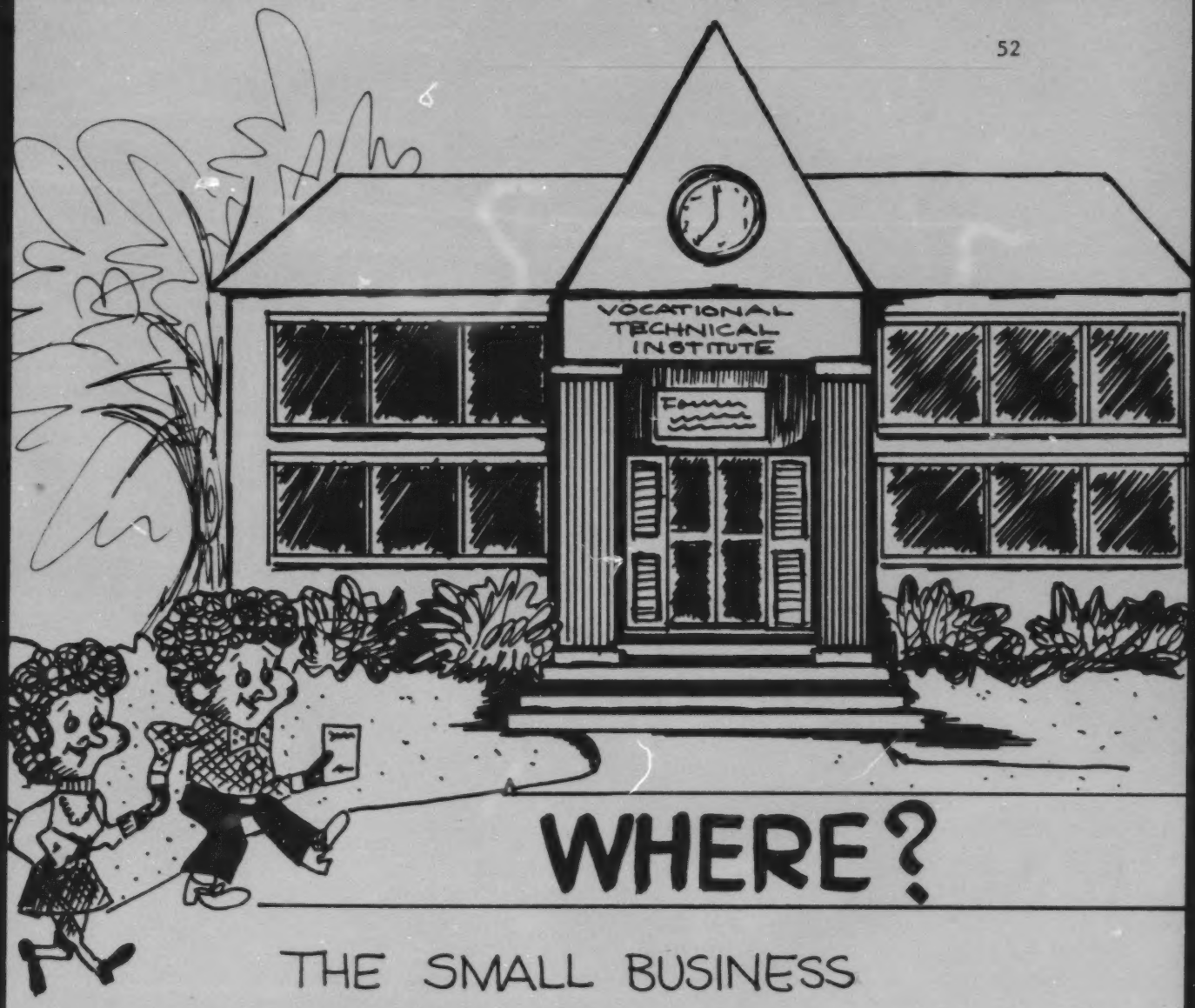
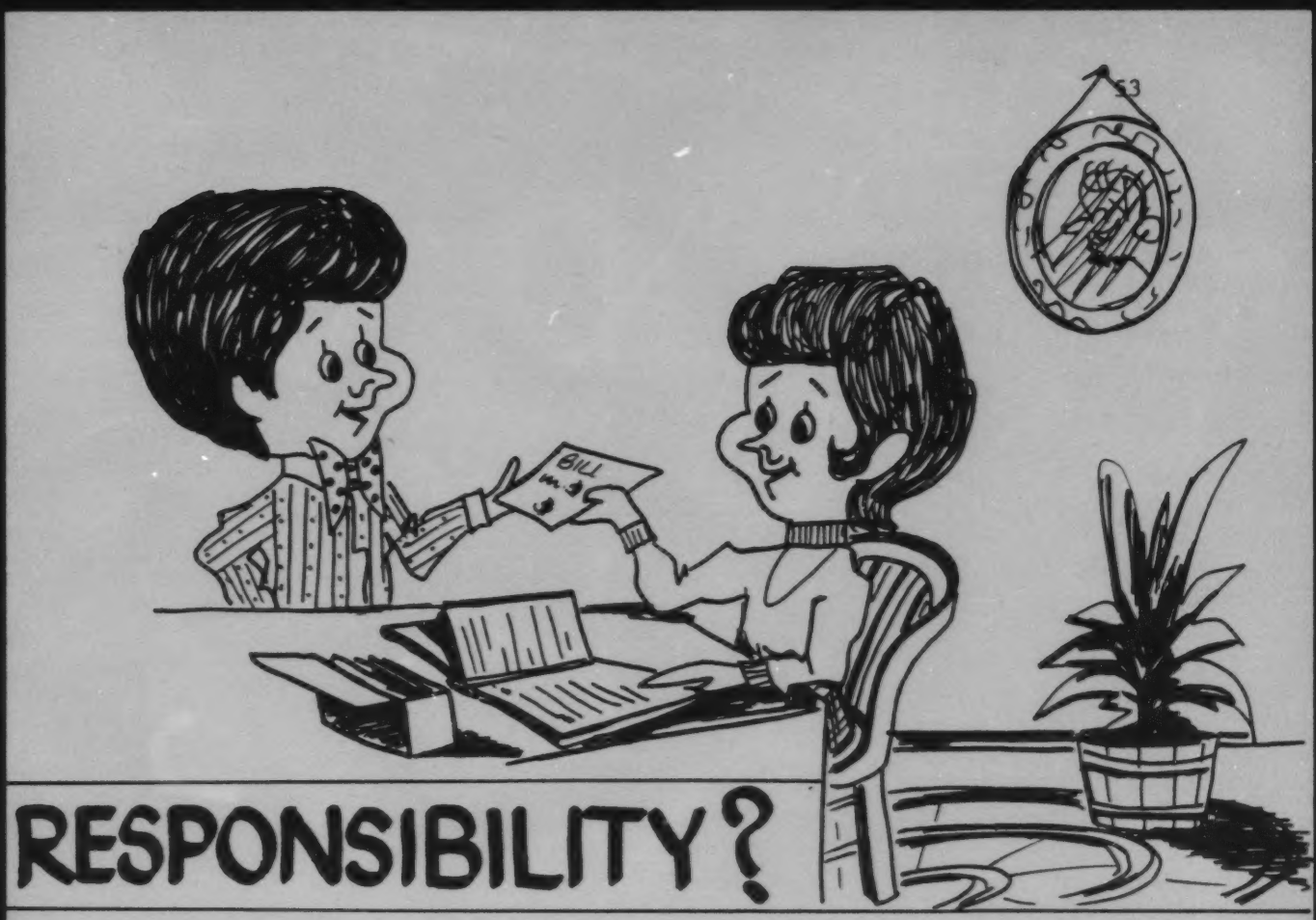
WHO?

ANYONE WHO IS INTERESTED IN IMPROVING THEIR BUSINESS SO IT CAN BETTER MEET PERSONAL AND FAMILY GOALS IS A GOOD CANDIDATE FOR SMALL BUSINESS MANAGEMENT INSTRUCTION. SINCE MANY BUSINESSES ARE FAMILY OPERATIONS, BOTH HUSBANDS AND WIVES ARE ENCOURAGED TO PARTICIPATE IN THE INSTRUCTIONAL PROGRAM IN CLASS AND IN THE BUSINESS.



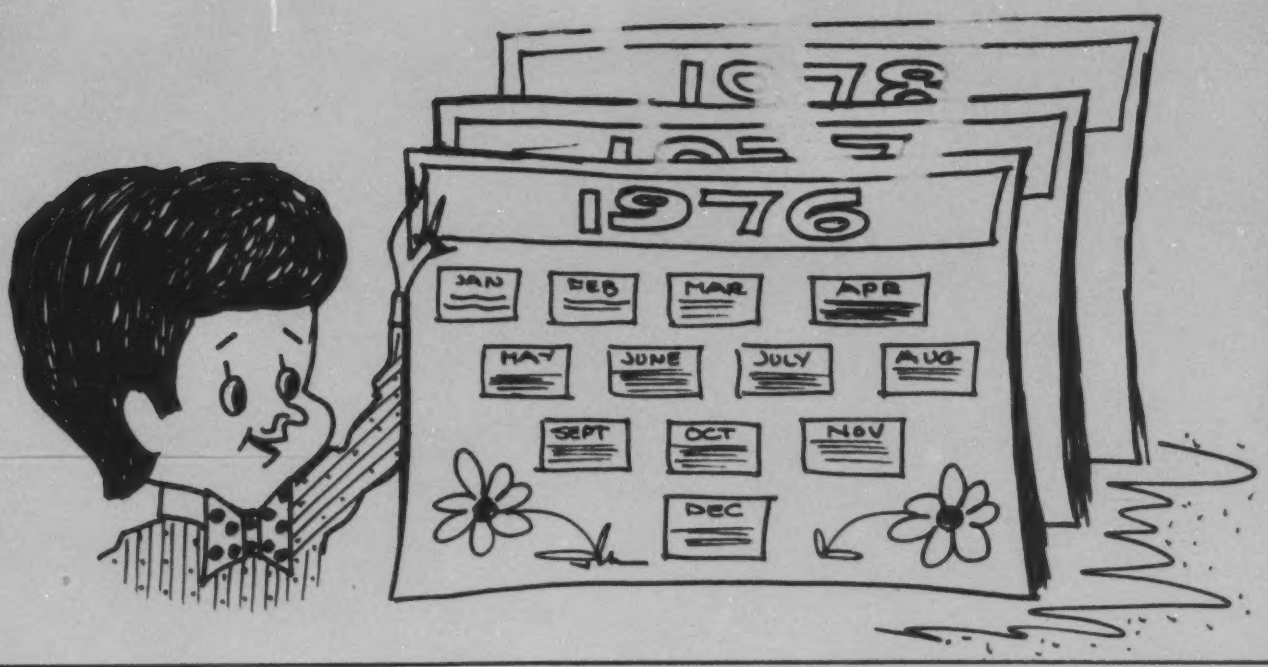
WHERE?

THE SMALL BUSINESS MANAGEMENT PROGRAM IS OPERATED THROUGH YOUR AREA VOCATIONAL TECHNICAL INSTITUTE. ASK THE DIRECTOR OF THE INSTITUTE OR THE SMALL BUSINESS MANAGEMENT INSTRUCTOR ABOUT THE EXACT TIME AND PLACE.



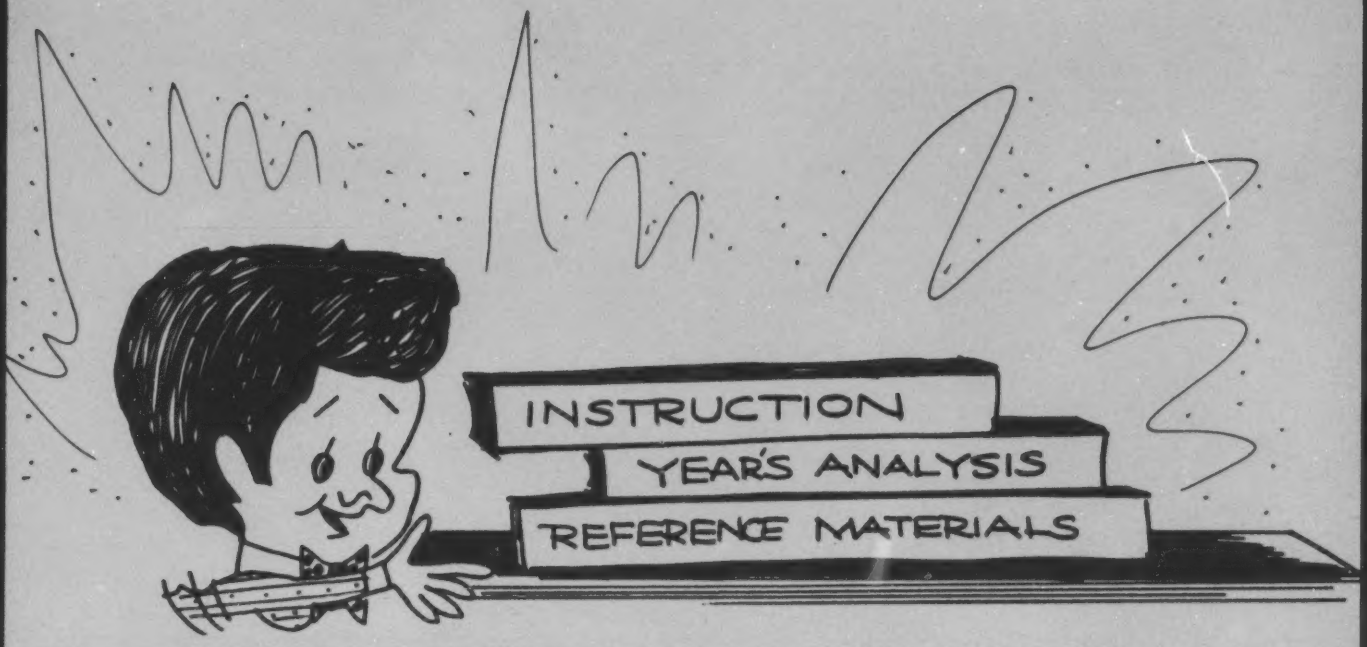
RESPONSIBILITY?

ALL COOPERATORS ARE EXPECTED TO KEEP AN ACCURATE, UP-TO-DATE RECORD OF ALL BUSINESS TRANSACTIONS AND IMPORTANT FAMILY EXPENDITURES. THEY SHOULD ALSO ATTEND CLASS REGULARLY AND BE AVAILABLE FOR AT-THE-BUSINESS INSTRUCTION. THEY MUST SUBMIT THE RECORD OF THEIR BUSINESS FOR CAREFUL ANALYSIS AT THE CLOSE OF THE BUSINESS YEAR.



TIME?

THE COURSE OF STUDY IS PLANNED FOR A THREE YEAR PERIOD. ONE FORMAL CLASS SESSION WILL BE HELD EACH MONTH. THE INSTRUCTOR WILL VISIT YOUR PLACE OF BUSINESS AT LEAST ONCE PER MONTH TO OFFER ANY INDIVIDUAL INSTRUCTION THAT MAY BE NEEDED.



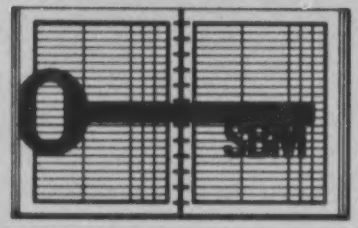
HOW MUCH WILL IT COST?

THE FEE FOR THE COURSE WILL BE $_____. INSTRUCTION, A YEARLY ANALYSIS OF YOUR BUSINESS AND SOME REFERENCE MATERIALS WILL BE COVERED BY THE FEE. NO OTHER COSTS ARE ANTICIPATED.

THE RESULTS?

THE RESULTS ARE UP TO YOU. AT THE END OF THE THREE YEAR COURSE YOU SHOULD BE WELL ON YOUR WAY TOWARD REACHING YOUR PERSONAL AND FAMILY GOALS.

Small Business Management



THIS CERTIFIES THAT _____ HAS PARTICIPATED IN THE SMALL BUSINESS MANAGEMENT EDUCATION PROGRAM FOR ADULTS SPONSORED BY THE _____ AND THROUGH SUCH PARTICIPATION, HAS DEMONSTRATED AN INTEREST IN COMMUNITY AND SELF-IMPROVEMENT.

DATE _____

UNIVERSITY OF MINNESOTA
COOPERATING AGENCY

_____
INSTRUCTOR
SMALL BUSINESS MANAGEMENT

_____
PROJECT DIRECTOR
SMALL BUSINESS MANAGEMENT

_____
PROGRAM DIRECTOR

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SMALL BUSINESS ANALYSIS AGREEMENT

As a cooperator in the Vocational Small Business Management Analysis Program, I hereby agree to the following provisions:

1. That I will use a record keeping system that is adequate for business analysis during the year _____ and will keep these records to the best of my ability:
   a. Inventories
   b. Cash expenses and receipts
   c. Non-business assets and liabilities
2. That I will make a tuition payment of $_____ per _____.
3. That I will attend group meetings of the Small Business Management Program regularly.
4. That I will submit my account book for analysis in January of the following year.

As a representative of the Small Business Management Department, in cooperation with the Agriculture Education Department, University of Minnesota, I agree to provide the following to the small business cooperator:

1. A Business Account Book, free of charge.
2. Assistance with establishing beginning inventories, and all other beginning entries.
3. To check the cooperator's record book periodically for accuracy and completeness.
4. To assist the cooperator with the preparation of necessary income tax forms at the end of the year.
5. At the end of the year, to prepare such necessary close-out summaries, and other additional forms as will be required by the analysis center.
6. To submit the record book to the analysis center.
7. To provide the cooperator with a copy of the completed analysis from his own business. To discuss with him the results of this analysis, particularly as to how it may be used to further improve his business.
8. To keep all matters pertaining to his business strictly confidential.

Date _____ _____
(Small Business Cooperator)

Received $_____ _____
(Small Business Management Instructor)

Chapter VI.
Organization of the Instructional Program

GENERAL CHARACTERISTICS

SMALL BUSINESS MANAGEMENT I

SMALL BUSINESS MANAGEMENT II

SMALL BUSINESS MANAGEMENT III

BUSINESS MANAGEMENT INSTRUCTION

BUSINESS TECHNOLOGY INSTRUCTION

GENERAL CHARACTERISTICS

The adult education program in small business management is organized in such a way as to facilitate the achievement of the overall goals and objectives of the business family. In order to be effective in meeting the needs of the cooperating small business families, it is systematized around basic principles of business management.

Adult instruction in small business management, not unlike other courses offered in the public schools, must have the following five characteristics to reap the maximum benefits from the program:

1. Specific enrollees in each course.
2. Specific units taught as part of each course.
3. A definite and regular sequence of courses.
4. Continuity between courses with progression toward the most effective business organization and greatest operating efficiency.
5. Individual at-the-business instruction as an integral part of the teaching plan.

As these five features are analyzed, the importance of each becomes apparent. The class enrollment must be definite and limited to the number that can be given individual attention and at-the-business instruction. In addition, an instructor cannot overlook the physical limitations of the available facilities. If classroom facilities can handle twenty students, forty should not be enrolled in the class. A small business management instructor would not consider teaching a course in records and recordkeeping until a long range teaching plan has been devised. Individuals should have the first lesson before going on to the second. The student should learn some of the reasons for keeping records before getting into the mechanics of the actual recordkeeping.

From the outset, a business management instructor can expect to be faced with such questions as, "Should I expand my business?" This is the kind of question that cannot be answered until many others have been answered, like "How profitable is your present business?" and "Should you get better before you get bigger?" The business operator would have to find out many other kinds of information before the original question can be answered. In some cases, it will be possible to refer to records that have been kept to find the information needed. In many cases, however, the operator will have to begin keeping the kind of records that will eventually provide the basis for an answer.

The educational program in small business management must begin with a good foundation. The educational activities will help the families with the first step, that of building up a stockpile of information about their business upon which they can base later judgments. The best way to accomplish this is to develop a good set of business records. The various uses which could be made of record information should be illustrated so families realize that every entry will have some future value. Using the Bookkeeping and Tax Record for Merchants facilitates uniformity in the entries, simplifies teaching the mechanics of record-keeping, and makes possible a comparative analysis of the data at the end of the year.

SMALL BUSINESS MANAGEMENT I

The first year may be called "Small Business Management I," or "Beginning Small Business Management." The course deals with the reasons for keeping records, what records to keep, and how to keep them easily and accurately. Since most small businesses are year-round operations, recordkeeping is also done year-round. Organized class meetings are scheduled throughout the year, with meetings held more frequently than once a month in late fall and early winter when the new year's records are being started and the past year's records are being completed.

Individualized at-the-business instruction will accomplish several purposes during the first year. It will enable the instructor to become acquainted with the operator's business and family and to gain their confidence. The kind of relationship between instructor and family developed during this time will affect the degree of success which the family has in successive years in the management program.

Some at-the-business visits during this year will be devoted to improving business practices that are not related directly to efficient management. Many times, work of this kind--though relatively unimportant as far as the whole business operation is concerned--furnishes the opportunity to develop better communication between the instructor and the small business family. A business or home visit each month during the first year in addition to one or more class meetings per month, should provide the kind of contact needed to maintain a high level of interest and to deal with problems related to keeping and using the small business accounts.

In addition, at-the-business instruction furnishes opportunities for instruction in business accounting problems that required the kind of personal attention not possible in a larger group. It also allows the instructor to observe and review other business practices while at the business. Closing out the account book and sending it to the appropriate computer center for analysis will complete the first year of instruction.

SMALL BUSINESS MANAGEMENT II

Because management education is a continuing program, there is no natural break between Small Business Management I and Small Business Management II. The second year of instruction which begins in January and continues through December, may be called "Small Business Analysis" or another appropriate title. The program of instruction for the second year puts particular emphasis on the interpretation of the first year's analysis. The first two or three teaching units deal with income tax calculation and other background information useful in understanding the analysis. The analysis interpretation itself begins in March or April, depending on when the analysis for the past year's record is returned from the analysis center. If the complete analysis summary is not yet available, the March meeting can be based on general information obtained from the individual preliminary reports of cooperators. At this time, most or all of the families should have received their preliminary reports and will be eager to begin study of the first complete analysis of their business.

Many of the lessons in Small Business Management II center around examples of the application of sound management and economic principles. While the principles themselves are often not explicitly identified, the instructor should be alert to the opportunity to identify the principles

with which the unit is concerned and to explain the nature of the principles to his small business families.

SMALL BUSINESS MANAGEMENT III

The continuation of families into Small Business Management III, "Small Business Reorganization" will occur without fanfare. This advancement into a third year of management education follows the preceding instruction in such a natural way that families will not especially be aware of how intensive the study is which they are making of their business.

These families have been meeting together for more than two years. They are likely to discuss issues and problems with the group that would have been kept strictly to themselves when they first entered the program. Their participation will become increasingly more flexible as the year progresses. At-the-business instruction will also become more flexible and individualized as some of the families begin to make changes in their businesses as a result of the two years of study.

To some families, adjustments or changes in management practices will be major accomplishments. Others will already be considering major changes in departmental or business organization. The job of the small business management instructor should never be to retard progress. During the third year of management education some families may think they are ready for major changes in their departmental or business organization, when in reality they should do a good deal more investigation and planning before reorganization is undertaken. The instructor should strongly urge these families to complete the planning phase before beginning any major changes.

Each instructor may wish to change the emphasis during this third year. His community is different from any other and each of the small business management groups within the same community may also have different interests and different approaches to their own problems. Whatever the emphasis, it is important that the instruction remain systematic and well planned.

While this course of study does not contain a lesson outline for units beyond the third year, this should not be interpreted as placing little value on continuing instruction. Experience in other management programs has shown that some families require and desire the most assistance beyond the third year. As they plan a reorganization of their business, they need additional help in searching out the alternatives and evaluating the outcomes of their many possible decisions. Research on other management instructional programs continuing well beyond the third year demonstrates the highest returns for educational investment beginning with the sixth and seventh years.

BUSINESS MANAGEMENT INSTRUCTION

The business management phase must have accurate and realistic data as the starting point from which to analyze the present situation, locate problems and aid in setting up objectives. Information about the business is also essential to evaluate resources. There is only one realistic place to go for such source material and that is to a record of the business and home transactions. No other source can provide the data necessary for sound planning. A full business cycle is necessary

before any complete summaries can be made for use in the first four steps of the decision process. The first year of the business management program will focus on motivating families to keep good records, informing them how to do it, and giving them an insight into the uses that can be made of the business record.

The business management component is the foundation for the entire adult program of instruction. Business operators and their families are enrolled in a particular course composed of specific, sequential units of instruction. This study of business management is spread over a period of at least three years to allow families to put into practice what they learn in the classroom and to carry out programs to reach their objectives.

Management is primarily a decision-making process. To be successful in management instruction, it is important that instructors understand the logical organization of activity which leads to making a sound decision. The topics which are suggested in the lessons for business management follow the sequence suggested by the ten steps in the decision-making process. These steps are as follows:

1. Analyze the present situation
2. Locate the problems
3. Set up objectives or goals
4. Size up the resources
5. Look for possible alternatives
6. Consider probable consequences and outcomes
7. Evaluate the expected results
8. Decide on the course of action
9. Put the plan into effect
10. Evaluate the results of the decision

Since a small business is a dynamic enterprise, it is not possible to locate a problem, consider and choose from among the alternatives, put a new plan into effect and expect the job of business management to be completed. Management decision-making is a continuous process with new problems cropping up and appropriate solutions being found. It is likely that several problems will be in various stages of the decision process at any one time. For some problems the small business operator may be establishing goals. For another problem, the present situation is still being analyzed, while for still another, a particular course of action to implement is being chosen. The management education program is simply the starting point in the overall evaluation of the small business and a systematized approach to solving problems that will follow.

Developing an understanding of the basic economic and management principles is an important activity in management instruction. Many of the units of instruction in Volume III contain examples of the direct application of economic principles to small businesses even though the principles may not be identified as such in the text. Instructors should be alert to the opportunities to inform the students and their families of the principles which apply to the problems they are studying. However, instructors should avoid directing disproportionate attention to defining and discussing the principles of economics unless there is opportunity to make direct application of the principle to the businesses represented in the class.

The instructor should take care to get acquainted with the family and the business without seeming to pry. Care must also be taken to keep all discussions and problems of the family on a strictly confidential basis. Any breach of this rule can have nothing but harmful effects. The need for confidentiality will offer no problem to the instructor who uses sound judgment. This applies to classroom discussion as well. Many families enjoy discussing their business enterprise and will often inject comments about problems in their business into class discussion. Others, however, are more sensitive about public discussion of their private business.

The effort expended on keeping complete business and home records is wasted unless good use is made of them. Although complete summaries cannot be made until a full business cycle has been completed, the accounts kept during the first year can be useful in several ways, such as:

1. Checking inventories
2. Providing credit information
3. Checking cash balances and cash flow
4. Planning for income tax
5. Collecting an historical record of prices.

Any of this information that can be put to good use during the year will make the families more aware of the value of these records and further motivate them to keep accurate and current accounts.

BUSINESS TECHNOLOGY INSTRUCTION

Although top priority in the small business management education program has been put on how to make management decisions based on an accurate analysis of the business operation, it does not mean that the study of business technology is not an important part of the complete program.

The instructor has the responsibility of providing three avenues by which the small business operator can acquire information on business technology. The first is through an adequate library of reference materials available to the class. This library on relevant business topics enables individual class members to seek answers to a wide range of specific questions, including those in the many areas of business technology.

The second way in which the operator has access to information on business technology is through consultation with the instructor during business or home visits, drawing on his or her insights and experience to identify and jointly find solutions to particular problems or to make improvements in the operation of the business. An innovative instructor will be able to weave much instruction on business technology into these visits.

The third way is through participation in a series of classes on various aspects of business technology, which balance and complement the management instruction. The purpose of these classes is to provide opportunities for small business entrepreneurs in the small business management program

and in the community at large to get up to date ideas and techniques on business technology in a systematic fashion. This purpose can be accomplished by one or more courses each year on topics such as advertising, employer/employee relations, business security, office machines, public relations and other subjects of value to the operators. Topics to be studied should be chosen on the basis of the needs and interests of the prospective students.

The business technology component fits in well with business management in two respects. First, it furnishes opportunities to members of the small business management group to sharpen up particular aspects of their business found to be weak through the small business analysis. Second, it provides a common meeting ground for the small business management instructor and other small business operators who may be prospective members of the small business management class.

It is suggested that the instructor make use of business consultants, bankers, successful business entrepreneurs and other qualified people who have expertise in specific areas of business technology to assist in presenting these classes. The business technology phase may also provide an excellent opportunity for cooperative programming with the instructor and/or teacher-coordinator in distributive education. A short course in office machines would offer another opportunity for cooperative programming.

Chapter VII.
Evaluation of Instruction and Students

INTRODUCTION

INSTRUMENTS

INTRODUCTION

The term "evaluation" as used in this manual refers to the task of making judgments about the worth or value of a program based upon the attitude and performance of the instructor and students.

As new programs are started, the means for evaluation should be built into them. Evaluation may be conducted periodically, on a continuing or on a repetitive basis. It is of value to those implementing this program to determine if the program is meeting the individual needs of people with varied experience and professional education.

It is suggested that the instructor make an assessment of his attitudes prior to the first class session with the instrument on "Instructor and Instruction Evaluation." The "Instrument For Teacher Self-Assessment" should also be taken once in the initial stages of the program, following the first lesson and prior to the second. It should help him take an honest look at himself and assess his attitudes and his work habits.

Two instruments to evaluate students early in the class year have also been designed. The first of these, the "Business Attitudinal Inventory," deals strictly with attitude assessment. The second item, the "Norper Test on Profit Maximizing Principles for Small Business," is to measure the students' knowledge of economic principles. It is suggested that the students not be graded at this time. The results will serve as a basis for comparison with the results of the same tests administered after two or three years of participation in the program and they should be stored for future use. Hopefully this comparison will indicate how much progress the student has made in his understanding of economic principles, and whether his attitudes have changed.

INSTRUCTOR AND INSTRUCTION EVALUATION

Indicate your choice with a check ( ) mark:

A Very Important
B Important
C Some Value
D Little or No Value

		A	B	C	D
1.	The instructor should have expertise in educational methods or business management for this position.				
2.	The instructor should have a college degree.				
3.	The instructor should have had actual successful business experience in operating his own business.				
4.	The instructor should have had broad experience in a management capacity as an employee.				
5.	The instructor should be an expert in business records.				
6.	The instructor should have an interest in and appreciation of business records.				
7.	The instructor should consider business records one of his top teaching priorities.				
8.	The instructor should be a student as well as an instructor.				
9.	The instructor should be involved in the community.				
10.	The instructor should be outspoken about an issue.				
11.	Instructor activities should include a strong emphasis on public relations.				
12.	Frequent and regularly scheduled meetings with the advisory committee, board members and local vocational directors should be held to advise of the progress of the program and to report any problems.				
13.	The instructor should maintain the respect of his class.				
14.	The instructor should be admired by his class by being a "buddy-buddy."				
15.	The instructor should seek student's evaluation of the instructor.				
16.	The instructor should spend considerable time in preparing for class activities.				
17.	Class members need an instructor they can appreciate.				
18.	The instructor should seek direction and accept the suggestions of class members.				

		A	B	C	D
19.	Business and personal information regarding students should be kept in the strictest confidence.				
20.	Class members who monopolize discussions should be restrained.				
21.	Meetings should begin promptly and close on time.				
22.	All meetings and appointments should be kept as scheduled.				
23.	Class members should be contacted by telephone for changes in scheduled activities.				
24.	The instructor should seek and receive supervisory evaluation.				
25.	The instructor should seek students' evaluation of the instructor.				
26.	The first year program is a pilot effort and should be representative of the business community.				
27.	The first year program should be selective to provide for maximum instructional possibilities.				
28.	A democratic philosophy of education is one which recognizes everyone may offer a suggestion that may be valid and valuable.				
29.	The instructor should provide for student evaluation of the program.				
30.	Class members should get acquainted at the first session to insure desirable communication.				
31.	The class should have some organizational structure for developing instructional and group activities.				
32.	Class members should be encouraged to suggest course content.				
33.	The instructor should prepare teaching materials that will provide opportunities for learning experiences.				
34.	Instructional preparation should allow flexibility to adjust to developing situations.				
35.	Preparation is necessary for all phases of instruction--classroom, small group and individual.				
36.	Instruction should be planned to prevent anyone, including the instructor, from monopolizing the discussion.				

A	B	C	D

37. Classes and other instructional activities should provide a variety of experiences.

38. All assignments should be organized around a concrete objective.

39. The course organization should provide a climate for stimulating interest and activity.

40. The instructor should provide reference resources for class members.

INSTRUMENT FOR TEACHER SELF-ASSESSMENT

Since thoughtful self-assessment is essential to the improvement of teaching effectiveness, the utilization of the guide after conducting the first class session is encouraged. An optional rating scale has been included for use should you be interested in rating each item.

A Excellent
B Very Good
C Good
D Fair
E Poor

	A	B	C	D	E
1. I organized the course material in a logical sequence.					
2. I explained the objectives of the course.					
3. My presentations were well organized.					
4. I knew my subject matter well for this class session.					
5. I clearly identified and explained the major ideas of the subject.					
6. I effectively related my classroom instruction to the development of appropriate skills.					
7. I used appropriate teaching aids and audio visual materials.					
8. I sought to actively involve the students in the class.					
9. I made the best possible use of class time.					
10. I brought enthusiasm to my teaching.					
11. I was conscious of the reasons for students enrolling in the class.					
12. I was concerned with the classroom needs of the students.					
13. I was able to determine when the students did not understand my presentation.					
14. I was able to help students solve the problems they brought to class.					
15. I was aware of the importance of the following attributes in myself:					
a. Personal appearance					
b. Humility					
c. Speech					
d. Sincerity					
e. Mannerisms					
f. Sense of humor					

NORPER TEST ON PROFIT MAXIMIZING PRINCIPLES
FOR SMALL BUSINESS[1]
University of Minnesota
Division of Agricultural Education

Indicate the best answer by placing the corresponding letter in the space provided.

____1. The merchant is told he can obtain an increase in his total sales by spending an additional $50 per week in advertising. He thinks this would be good so he spends an additional $100 per week in advertising. Which of the following is most likely to occur?
a. Weekly sales will be doubled.
b. Weekly sales will remain the same.
c. Weekly sales will increase but not double.
d. Weekly sales will decrease.

____2. A wholesaler is able to sell 70 refrigerator units per week with his present staff and advertising campaign. By increasing one factor--the number of over-the-road salesmen--he will increase his sales. He can sell an additional 12 units by adding one salesman; adding a second salesman would increase sales by 6 more units; and a third salesman could be expected to increase sales by still two more units. If refrigerator units clear a profit above costs (not including sales costs) of $40 per unit and sales costs including salary are $200 per week per man, how many salesmen should be employed?
a. No additional salesmen
b. One salesman
c. Two salesmen
d. Three salesmen

____3. Purchasing a larger piece of equipment in order to reduce the cost required to complete a particular operation is feasible if:
a. a savings in labor is less than the cost of owning the larger machine.
b. there is sufficient capital available.
c. the savings in labor is equal to the cost of owning the larger machine.
d. the value of labor saved is greater than the cost of owning the larger machine.

____4. Up to digging time, a nurseryman has spent $400 in a shrub plot for labor, plants, chemicals and machine costs on his juniper shrub nursery. Competition from a local chain nursery has reduced the price he can expect to receive and a severe drought has reduced the number of harvestable shrubs. He has an anticipated price of $3.00/shrub and an anticipated yield of only 100 shrubs. Assuming that the crop of shrubs can be harvested and sold for a cost of $100, the nursery man should:
a. Assume his loss of the crop and leave the shrubs in the field.
b. harvest the shrub crop and sell through normal channels.
c. sell the shrubs in the field to a wholesaler (buyer responsible for the harvest) for $150.
d. offer a dig-your-own sale at $1.75/shrub.

[1]Adapted from McCormick's Test of Profit Maximizing Principles.

____5. Assuming a businessman with limited capital can get $4.00 return for each $1.00 invested in new display equipment, he should invest his limited capital in some other part of the business (in a new bookkeeping system, for example) if:
a. net profit in the business will be increased.
b. investments in a new bookkeeping system returns at least $4.00 for each $1.00 of added costs.
c. investment in a new bookkeeping system returns more to net profit than investment in display equipment.
d. investment in the new bookkeeping system increases sales, improves credit collections and adds to gross income.

____6. The U-Drive-It auto rental is considering expansion. The total costs and returns from adding cars to its operation have been calculated as follows:

Additional Cars	Cost Of Each Added Auto	Total Return
0	$ 0	$40,000
1	3,000	48,000
2	3,000	54,000
3	3,000	59,000
4	3,000	63,500
5	3,000	66,500
6	3,000	67,000

How many autos should U-Drive-It add to get the highest net profit?
a. 2
b. 3
c. 4
d. 5
e. 6

____7. Assume that 100# of fertilizer for your garden store can be produced by either 60# of ingredient A and 40# of ingredient B, or 50# of ingredient A and 50# of ingredient C. Which item(s) should you consider before making a decision to mix the fertilizer?
a. The price of A and B per pound
b. The price of B and C per pound
c. The market price of the mixed fertilizer
d. the price of A, B and C per pound

____8. Referring to fixed costs such as insurance and taxes and variable costs such as utilities and maintenance as they relate to the business enterprise, which costs must be paid by the owner even if no business is transacted?
a. Both variable and fixed costs
b. Variable costs
c. Fixed costs
d. Neither variable nor fixed costs

____ 9. If the last unit of a supply of a commodity gave as much want satisfaction as the first unit acquired, there would be no:
a. demand.
b. need for a budget.
c. law of diminishing utility.
d. primary physical wants.

____10. Based on the table below, what should a businessman with $1000 capital to invest in his hardware store invest the most in?

	Return/$100 Investment			
Capital	Bonds	Buildings	Service Equip.	Display Equip.
1st $100	$106	$155	$158	$170
2nd $100	106	148	143	160
3rd $100	106	136	139	151
4th $100	106	115	135	140
5th $100	106	100	130	136

a. Bonds
b. Buildings
c. Service equipment
d. Display equipment

____11. In analyzing the business, depreciation should be considered as:
a. a variable cost.
b. a fixed cost.
c. an opportunity cost.
d. an operating cost.

____12. In the long run (usually 15-20 years), all costs encountered in operating a business become:
a. variable costs.
b. fixed costs.
c. submarginal.
d. capital costs.

____13. With limited capital, a business operator would tend to invest his available capital in:
a. long-term building improvements.
b. quick turnover operations.
c. new equipment.
d. labor-saving equipment.

____14. With a capital investment of $5,000 an owner-operator could install an automatic electrical system for controlling lighting, security and intercom. It is estimated that this system would save approximately 300 hours of labor per year. In order for the owner-operator to make a sound decision on whether or not to invest in this system, what would he need to consider?
a. The possible return on the $5,000 if invested elsewhere in the business
b. Whether the labor saved could be profitably utilized elsewhere in the business
c. The annual fixed and variable costs for operating and maintaining the new system
d. All of the above

____15. A small tool manufacturer has an average fixed cost of $80/year for each machine in his plant. Assuming that the variable cost required to produce each marketable tool set remains the same, if the owner increases the annual output for each machine, he will:
a. lower the per unit cost of producing each tool set.
b. increase the per unit cost of producing each tool set.
c. not affect the per unit cost of producing each tool set.
d. decrease the variable costs per tool set.

____16. A supplementary business activity or enterprise such as a storm window repair service in a lumber yard:
a. competes with another enterprise or activity but adds directly to the output of that enterprise.
b. competes with the other enterprises without adding to their productivity.
c. adds directly to the productivity of another enterprise.
d. neither competes with nor adds to the production of another enterprise, yet increases business income.

____17. Whether or not a gravel pit operator should adopt a pit conserving plan requiring an immediate large outlay of capital in order to insure a higher income in five years will depend upon:
a. the present need for income.
b. the current rate of interest on borrowed money.
c. the potential for increasing his pit output.
d. all of the above.

____18. When a businessman increases his investment in buildings and equipment without increasing the volume of business, the cost per unit of sales:
a. decreases.
b. increases.
c. remains the same.
d. varies with the size of the operation.

____19. Based on the table below, if a businesswoman has $400 to invest in the present beauty salon business, how much should she invest in hair-styling equipment for maximum net income?

	Return to Investment		
Capital	Hair Styling Equip.	Front Window Display	Beauty Aids/Suppl.
1st $100	$158	$155	$170
2nd $100	143	148	160
3rd $100	139	136	151
4th $100	135	115	140

a. $100
b. $200
c. $300
d. $400

____20. Competing enterprises are those which compete with one another for the use of a businessman's resources: if one enterprise is increased, the other enterprises decrease. Therefore, all enterprises:
a. become competitive at some point.
b. never become completely competitive.
c. become helpful to each other at some point.
d. should be considered as separate business ventures.

____21. A small sawmill operator has a 25 acre woodlot with a good stand of young trees that have a high potential market value in 10 years. To ensure optimum growth, a one-time capital investment of $20/acre is required to improve the woodlot. Which of the following kinds of operators should invest the necessary capital in this enterprise?
a. An elderly operator with ample capital
b. A fairly young operator with ample capital
c. An operator with other investments which will pay a 10% annual return
d. a young operator with need for a quick return

____22. To secure maximum profit in his business through increased sales, the business owner should add sales personnel until the cost of the additional sales personnel is:
a. greater than the net profit on increased sales.
b. less than the net profit on increased sales.
c. equal to the value of the net profit on increased sales.
d. one-half the value of the net profit on increased sales.

____23. If one hour of machine accounting time will substitute for 1.2 hours of manual accounting of equal efficiency, and if machine accounting is available for $5.20/hour while manual accounting costs $4.00/hour, the businessman who wishes to make the largest net income should:
a. do 68% of his accounting by machine and 32% manually.
b. use only machine accounting.
c. use 20% machine accounting and 80% manual accounting.
d. use only manual accounting.

____24. A businessman's profit will be greatest if each unit of land, labor and capital is used:
a. in such a manner that it will add most to gross business income.
b. on the departments or enterprises within the business in which the operator has the greatest interest or ability.
c. in a manner that will make the best use of his management ability.
d. to maximize the net returns to the scarcest resource.

____25. An innovative practice for increasing the business of a photography shop has been demonstrated in a similar nearby community. The practise should be adopted in your photography shop if:
a. it will improve the quality of your product.
b. it will increase the business volume of the store.
c. it will increase receipts more than expenses.
d. it will bring more customers to your shop.

____26. For maximum net returns, a small manufacturer should substitute machinery for labor when:
a. the annual cost of machine use is equal to the cost of the labor saved.
b. the value of the labor saved is more than the annual cost of machine use.
c. there is a limited supply of labor.
d. the added machines will increase labor efficiency.

____27. It is profitable to borrow money to expand a business when:
a. returns are greater than the cost of borrowing money.
b. money can be secured at a low interest rate.
c. the efficiency of the business will be improved.
d. the borrowed money will increase the volume of business.

____28. Assuming that a businessman is managing his business competently, the last dollar spent on a factor of production such as labor, machinery, management assistance, etc., will yield a marginal or added return:
a. greater than the last dollar earned from all other factors of the business.
b. exactly equal to the last dollar earned from all other factors.
c. less than the last dollar earned from all other factors of the business.
d. at least twice as large as the last dollar earned from all other factors.

____29. As the supply of goods and services becomes less readily available on the open market, we can expect:
a. prices to become fixed.
b. no change in price at all.
c. an increase in price.
d. a decline in price.

____30. The social funtion of the business firm is to:
a. organize the factors of production.
b. supply labor.
c. secure an equitable distribution of goods.
d. make a profit.

____31. To be successful, every producer of a good must attempt to:
a. adjust to demand.
b. eliminate competition.
c. raise salaries.
d. reduce wants.

____32. Other things being equal, an increase in the price of a good will increase its:
a. supply.
b. demand.
c. mark-up.
d. utility.

____33. Combining enterprises within the business to reduce uncertainty is advantageous, particularly for:
a. the beginning businessman with ample capital.
b. an owner-operator with unlimited capital.
c. an owner-operator with limited capital.
d. the businessman who fails to show a continuous profit.

____34. For a society to be prosperous, an ample supply of economic goods must:
a. be fairly distributed.
b. be hoarded.
c. be sold at a profit.
d. have value.

____35. By diversifying enterprises within the business rather than specializing in one major enterprise, the owner-operator will:
a. reduce risk and uncertainty.
b. decrease annual labor efficiency.
c. facilitate the use of more labor-saving devices.
d. concentrate sales knowledge.

____36. The principle of diminishing utility helps to explain:
a. the law of supply.
b. the law of demand.
c. variable costs.
d. fixed costs.

____37. Bigness is least likely to be an advantage in a business in which:
a. fixed costs are greater than variable costs.
b. there are many by-products to be utilized.
c. men can be replaced by machines.
d. additional machines do not reduce unit costs.

____38. Which of these are always brought together in a market?
a. Consumers and producers
b. Debtors and creditors
c. Buyers and sellers
d. Middlemen and original producers

____39. With limited capital, a business operator would tend to invest his available capital in:
a. long-term building improvements.
b. quick turnover operations.
c. new machinery or equipment.
d. labor-saving devices.

____40. Bick's Body Shop invested $800 in additional labor from which they received a marginal return of $200. They could have invested in advertising which would have yielded a marginal return of $400 or in new equipment which would have yielded a marginal return of $300. What was the opportunity cost of investing the $800 in labor?
a. $800
b. $1000
c. $1100
d. $1200

BUSINESS ATTITUDINAL INVENTORY

For each statement, place a check (✓) in the column that best reflects your attitude. Please answer all items. This is a measure of attitudes. There are no "right" or "wrong" answers.

SA Strongly agree
A Agree
U Undecided
D Disagree
SD Strongly disagree

Examples

	SA	A	U	D	SD
A. Profits are necessary to a business enterprise.	✓				
B. Business exists with the philosophy that the customer is always right.				✓	

* * * * *

	SA	A	U	D	SD
1. To be successful in business, education is a necessity.					
2. An individual goes into business for himself to make money, not as an incentive to better the business world.					
3. I am in favor of governmental intervention in business operations.					
4. Today's education is meeting the needs of students.					
5. Most local school systems are adequately administered.					
6. The goal of education should be to teach to the individual needs of the students.					
7. Quality education should be free to all who want it.					
8. The life style adopted by an individual depends entirely upon how much education he/she has acquired.					
9. More adult education should be provided for owners of small businesses.					
10. Entrepreneural talent has nothing to do with the success of managing a small business.					
11. The more education a man has, the better he is able to enjoy life.					
12. I am very satisfied with the schools in my community.					
13. Consolidation is a good idea because larger schools offer a greater variety of subjects.					
14. The buildings in our local school system are in need of improvement.					
15. Tax money should be used to pay the tuition for college students who cannot afford to go to college otherwise.					

		SA	A	U	D	SD
16.	The costs of higher education should be paid by students according to the ability of the student and his family to pay.					
17.	Educational goals should be determined by children's interests.					
18.	Consolidation is a poor idea because classes get too large and the students get less personal attention.					
19.	I respect a man with a college education.					
20.	A college education for a businessman costs more than it is worth.					
21.	Teachers are definitely underpaid.					
22.	School training is of little help in facing the real problems of life.					
23.	Consolidation is a poor idea because small schools provide better education.					
24.	High schools should concentrate on preparing people for college.					
25.	Good adult business classes are worth many days, weeks or years of actual business experience.					
26.	Parents should be willing to let their children go into debt for more education.					
27.	Education should be compulsory through 14 grades.					
28.	Federal aid to education should be avoided.					
29.	Public school teachers are the most important people in the community.					
30.	I wish I could have learned more about math and science when I want to school.					
31.	Young people are getting too much education.					
32.	I wish I could have gone to school for more years than I did.					
33.	Our schools encourage an individual to think for himself.					
34.	The most important part of a person's education should be obtained through hard work at many tasks in the business.					

		SA	A	U	D	SD
35.	An owner can get all the information he needs from business publications.					
36.	Parents should be willing to go into debt so their children could have more education.					
37.	Bigger schools have better teachers and books and more money to keep up with the recent trends in education.					
38.	Not finishing high school is a great handicap.					
39.	Consolidation is a good idea because it is more economical, with better facilities at less cost.					
40.	Consolidation is a good idea because larger schools attract better teachers.					
41.	Young managers should have a goal of owning their own business some day.					
42.	Bankers are interested in receiving the highest possible interest rates regardless of the effect on business owners.					
43.	I like to try new sales promotion ideas.					
44.	Betting only on good chances is generally a good policy.					
45.	You have to work year round in business in order to succeed.					
46.	New ideas in business have to be tempered with the old.					
47.	The business owner is more likely to enjoy his work than are most other workers.					
48.	It takes more management ability to operate a retail business in the city than in the rural areas.					
49.	Credit should be used as a part of the operating funds in the business.					
50.	A lot of ambition could offset the need to use borrowed money in business.					
51.	A businessman needs to specialize to stay in business.					
52.	Using credit releases cash that can be spent on other things.					
53.	I find it best not to be the first to try a new business method.					

		SA	A	U	D	SD
54.	Prices should be left free without controls.					
55.	There is not enough research in business.					
56.	Operators of a business who do not use new ideas do not stay in business very long.					
57.	Owners of small businesses have had too little advertising of their products, resulting in low incomes.					
58.	Borrowing puts an owner at the mercy of the lender.					
59.	Owners should plan the next year's operation at least a year ahead of time.					
60.	A business owner should be conservative about spending.					
61.	An owner should be aggressive and not always bet on a sure thing.					
62.	Business decisions should be based mostly on experience.					
63.	A good businessman should not be in debt.					
64.	The less government in business activities, the better.					
65.	An ideal business is one in which all the work can be done by the owner and his family.					
66.	Once out of debt, an owner should try to stay out.					
67.	Being your own boss is the best part of owning your own business.					
68.	Good hard work and lots of it is the only way to be a successful businessman.					
69.	Owners should use credit only when absolutely necessary.					
70.	Operating a business cannot be done without records.					
71.	Most articles in business magazines are impractical.					
72.	The business is the foundation of the family.					
73.	The owner should use some of their savings to expand their operation.					
74.	Owners should be careful about using new methods and products until they have seen them work in other businesses.					
75.	I think I am among the first to adopt a new business practice.					

	A	U	D	SD
76. The government should help beginning businesses to get started.				
77. The most successful businessman is one who is the best leader in the community.				
78. Market prices being set by private marketing organizations has caused low income.				
79. The most successful businessman is one who has interests and rewards that do not depend on income.				
80. Business management education helps the owner to do a better job.				
81. Instead of depending on savings, an owner should use credit in expanding and operating his business.				

Chapter VIII. Annotated Bibliography

DESCRIPTION AND USE

PUBLICATIONS

SBA TRANSPARENCIES

SUPPLEMENTARY MATERIALS--BIBLIOGRAPHIES

MINNESOTA ADDRESSES OF PUBLISHERS

DESCRIPTION AND USE

The purpose of the annotated bibliography is to provide a listing of publications oriented to small business as an aid to instructors in selecting, locating and obtaining instructional and reference materials. Designed to accompany the small business management units of instruction, the bibliography includes all materials listed as references and as learning resources in each SBM I instructional unit and most of those materials listed in SBM II and SBM III instructional units. A listing of materials in SBM II and SBM III which are not included in the annotated bibliography will be provided at a later date.

To facilitate ordering of materials, publications are arranged alphabetically by publisher. When several titles from one publisher are listed, the titles are arranged alphabetically.

An asterisk next to the date of publication indicates that the publication is frequently updated. In these cases the most recent edition of the publication should be requested when ordering, rather than the edition listed in the bibliography.

Group appropriateness and suggested use (whether or not distribution to students is appropriate) is also indicated. This information is included to aid instructors in determining the quantity to order of each publication. Because students vary widely in their acceptance of reading material, it is recommended that instructors order single examination copies of all publications before ordering them in quantity.

Source and price information generally includes the specific addresses from which the materials may be obtained. In some instances, materials are available at area offices in several locations throughout the United States. In these instances, the address can be found in the telephone directory from the city in which the nearest area office is located. Prices are subject to change.

The bibliography includes a list of SBA transparencies available from the Small Business Administration field offices. The transparencies are referred to in the instructional units by number and may be found in the bibliography by looking for that number in the column headed "Small Business Management Unit Reference Number." The transparencies cannot be ordered by these numbers, however. They must be ordered by title and the Small Business Administration identification information listed in the righthand column.

The supplemental bibliographies found in the back of the bibliography provide additional sources of materials.

Bibliographies quickly become obsolete. Instructors will need to be constantly alert to the availability of new publications.

ANNOTATED BIBLIOGRAPHY

Arranged Alphabetically by Publisher

Publisher and Date	Title	Author	Content - Specific Areas	Group Appropriateness; Suggested Use	Source and Price
Accounting Corp. of America, September, 1973*	Barometer of Small Business-Midyear Book, Vol. 25, No. 1		Classification of small retail business data condensed to indicate sales, trends and forecasts	Instructors and students; Statistical data, reference	Accounting Corporation of America, 1929 First Ave., San Diego, Calif. 92101; $12.50
Agricultural Extension Service, University of Minnesota, 1967	The Financial Management of Agribusiness Firms, Special Report 26	Frank J. Smith & Ken Cooper	Management data relating to funds, maximizing returns, minimizing costs, profit planning, financial analysis and control	Small business firms; both agricultural and non-agricultural; Descriptive information	Agricultural Extension Service, University of Minnesota, St. Paul, Minn. 55108; $2.50
Agricultural Extension Service, University of Minnesota, Revised, 1974	Income Tax Management for Farmers, North Central Regional Publication #2	R. N. Weigle, Robert S. Smith & Stephen Q. Allen	Records, tax accounting methods, depreciation, investment credit, deferring taxes, land development costs, social security, income fluctuation, property sales and trades	Small business people, tax consultants, instructors; Reference	Bulletin Room, Coffey Hall, University of Minnesota, St. Paul, Minn. 55108; $0.15
Austin Area Vocational-Technical Institute; Division of Agriculture Education, University of Minnesota; Vocational Division, Minn. State Dept. of Education; 1960	Annual Report, Vocational Agriculture Farm Management Program		Summaries of the farm management account book statistics by region and year for the various farm enterprises in Minnesota	Instructors; Statistical data, reference	Austin Area Vocational-Technical Institute, Austin, Minnesota 55912; free

Publisher and Date	Title	Author	Content - Specific Areas	Group Appropriateness; Suggested Use	Source and Price
Austin Area Vocational-Technical Institute; Division of Agriculture Education, University of Minnesota; Vocational Division, Minn. State Dept. of Education; 1972	Annual Report, Vocational Agriculture Farm Management Program		Summaries of the farm management account book statistics by region and year for the various farm enterprises in Minnesota	Instructors; Statistical data, Reference	Austin Area Vocational-Technical Institute, Austin, Minnesota 55912; free
Bank of America, 1973	Avoiding Management Pitfalls, Small Business Reporter, Vol. II, No. 5	Bank of America Small Business Advisory Service	Covers various business management pitfalls such as lack of experience, poor record-keeping and money management, lack of planning, poor time management, ignoring marketing and the human factor	Instructors and students; Reference, reading material,	Small Business Reporter, Bank of America, Dept. 3120, P. O. Box 3700, San Fransisco, Calif. 94137; $1.00
Bank of America, 1966	Small Business Success, Small Business Reporter, Vol. VII, No. 5	Bank of America Small Business Advisory Service	Contains guides, suggestions, and specific information for self-evaluation of a business; contains lists of evaluative questions and lists of positive steps which may be taken to improve business success	Instructors and students; Reference, reading material, business evaluation	Small Business Reporter, Bank of America, Dept. 3120, P. O. Box 3700, San Fransisco, Calif. 94137; $1.00
Bureau of Labor Statistics, U. S. Dept. of Labor, 1973	What Every Employer Needs to Know About OSHA Record-keeping, Report 432		Answers to the most frequently asked questions regarding injury and illness, record-keeping under the Williams-Steiger Occupational Safety and Health Act of 1970	Instructors and students; Handout, reference	U. S. Dept. of Labor, Bureau of Labor Statistics, Wash., D. C. 20212; free
Commerce Clearing House, 1975*	United States Master Tax Guide		Tax law changes, tax tables showing where to file, due dates, rates and check lists; explanatory text concerning business legal structures, income tax accounting, income determination, deductions, investments, tax payment and procedures	Instructors and students; Supplementary reference for units on taxes, depreciation, & inventories	Commerce Clearing House, 4025 West Paterson Ave., Chicago, Illinois 60646; $6.00

Publisher and Date	Title	Author	Content - Specific Areas	Group Appropriateness; Suggested Use	Source and Price
Cooperative Extension Service, Kansas State University, Manhattan August, 1973	Your Home Business Center, Bulletin C-344	Vera E. Ellithorpe & Judith R. Urich	Recommended furniture for storage and use of a home business center, floor plans, recommended dimensions, furniture and equipment selection and placement, convenience, lighting, filing system	Instructors and students; Handout, reference	Distribution Center Umberger Hall Kansas State University Manhattan, Kansas 66506; free
Division of Agricultural Education, University of Minnesota, 1974	Checklist for Closing the Record Book		Step by step procedure for closing out the recordbook for analysis	Instructors and students; Reference, teaching aid, student use	Division of Agricultural Education, University of Minnesota, St. Paul, Minn. 55108; free
Duluth Area Vocational-Technical Institute; Division of Agriculture Education, University of Minnesota; Vocational Division, Minn. State Dept. of Education; 1973	Annual Report, Vocational Agriculture Farm Management Program		Summaries of the farm management account book statistics by region and year for the various farm enterprises in Minnesota	Instructors; Statistical data, reference	Staples Area Vocational-Technical Institute, Staples, Minn. 56479; free
The Ideal System Co., 1972	Bookkeeping and Tax Record for Merchants, Book Stock No. 5021		A bookkeeping system designed to show all the information required by the federal government, and state, county, and city authorities for all tax reports, insurance companies, banks, and the business owner	Students; Bookkeeping system	The Ideal System Co., P. O. Box 1030, Berkeley, Calif. 94701; $6.50
Internal Revenue Service, U. S. Treasury Dept., Revised, August, 1964	Depreciation Guidelines and Rules, Publication 456		Guideline classes and lives of assets, administrative procedures, Rate of Growth Conversion Table, Reserve Ratio and Adjustment of Class Life Tables with detailed use instructions, series of questions and answers	Instructors and students; Reference, teaching aid for depreciation and tax units	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $0.90

Publisher and Date	Title	Author	Content - Specific Areas	Group Appropriateness; Suggested Use	Source and Price
Internal Revenue Service, U. S. Treasury Dept., 1973*	Employer's Tax Guide, Circular E, Publication 15		Employer-employee status and categories, taxable wages, taxable tips, withholding allowance, computing employment taxes, unemployment tax, tax deposits, records to be kept, FICA taxes	Instructors and students; Handout, reference	Nearest IRS Office or Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; free
Internal Revenue Service, U. S. Treasury Dept., Revised, 1972*	Fundamentals of Tax Preparation, College Level, Publication 796		Course for income tax preparers which includes employment taxes, deductions, dividends and interest, farm income and expense, expenses and net income from business or profession, gain or loss on sale of assets, rents, royalties, pensions and annuities, taxes	Instructors and students; Students' handbook and workbook, reference	Nearest IRS Office or Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; free
Internal Revenue Service, U. S. Treasury Dept., 1975*	Tax Guide for Small Business, 1975 Edition, Publication 334		Topics include business organization forms, record keeping and accounting methods, business assets, reporting profits and losses, income determination, inventories, expenses, depreciation, bad debts, interest, insurance and taxes	Instructors and students; Handout, reference	Nearest IRS Office; 1 copy free or Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $0.75
Minnesota Dept. of Employment Services, 1973	Information for Employers on Unemployment Compensation, MES-130		Liability, covered and excluded employment, taxes, experience rating, reports and audits, credit against federal unemployment tax, benefits, protests and appeals, information for employees, information for non-profit organizations	Instructors and students; Handout, reference	Minnesota Dept. of Employment Services, 130 390 N. Robert St., St. Paul, Minn. 55101, Attn: Employer Liability Section; free (Information on similar acts available from other states)
Minnesota Fair Labor Standards Act, State of Minnesota, 1974			Minimum wages, definitions, record-keeping, penalties, over-time and other provisions of the act	Instructors and students; Handout, reference	Documents Section, 140 Centennial Building, St. Paul, Minn. 55155; $2.08 (Information on similar acts available from other states

Publisher and Date	Title	Author	Content - Specific Areas	Group Appropriateness; Suggested Use	Source and Price
Minnesota Dept. of Administration, Revised, 1971	Workmen's Compensation Law of Minnesota and Related Laws		Contains the law with its definitions and applications, provisions and rules plus other laws which pertain to the Workmen's Compensation Law	Instructors and students; Reference	Documents Section, 140 Centennial Building St. Paul, Minn. 55155; $5.20 (Information on similar acts available from other states)
National Cash Register Marketing Education and Publications, 1970	Expenses in Retail Business		Operating expense ratios for various business industries in the U. S., compilation of expense statistics from various sources. Percentages given by size of business establishment	Instructors and students; Reference, evaluation of business	Nearest district National Cash Register office or Corporate Education, National Cash Register Corp., Main & K Streets, Dayton, Ohio 45479
National Farm and Power Equipment Dealers Association, 1973	Cost of Doing Business Study for 1972: Financial and Operating Profiles of Farm & Industrial Equipment Dealers		Results of a 1972 survey of dealers including margins, expenses, profits, financial and operating ratios. operating averages, balance sheet and inventory studies, personnel study	Instructors and students; Handout, reference, teaching aid	National Farm and Power Equipment Dealers Association, 2340 Hampton Ave., St. Louis, Missouri 63139; $2.00
Occupational Safety and Health Act of 1970, Public Law 91-596, 91st Congress, S. 2193 December 29, 1970			Purpose and applicability of the act, duties of employer, safety standards, administration and enforcement of act, record-keeping, grievances, Occupational Safety and Health Review Commission, variances and exemptions, penalties, state jurisdiction, federal programs	Instructors; Reference	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; free
Occupational Safety & Health Administration, U. S. Dept. of Labor, October 18, 1972	Occupational Safety and Health Standards, Federal Register, Vol. 37, No. 202		Rules and regulations for occupational safety and health standards	Instructors; reference	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $3.25

Publisher and Date	Title	Author	Content - Specific Areas	Group Appropriateness; Suggested Use	Source and Price
Occupational Safety & Health Administration, U. S. Dept. of Labor, 1972	Record-keeping Requirements Under of Williams-Steiger Occupational Safety and Health Act of 1970		Examples of required employee occupational injury and illness record forms with instruction for completion, employee information poster, summary of the OSHA Act	Instructors and students; Handout, reference	Nearest U. S. Dept. of Labor office; free
Occupational Safety & Health Administration, U. S. Dept. of Labor, December 16, 1972	Safety and Health Regulations for Construction, Federal Register, Vol. 37, No. 243		Rules and regulations for safety and health in construction industries	Instructors; reference	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $1.30
Occupational Safety & Health Administration, U. S. Dept. of Labor, 1973	Training Requirements of the Occupational Safety and Health Standards, OSHA 2082		Other sources of training-program information are listed, listing of the training standards applicable to various industries, occupational safety and health standards for general industry, maritime development and construction	Instructors and students; Handout, reference	Nearest U. S. Dept. of Labor office; free
Office of Business Economics, U. S. Dept. of Commerce, 1963	Survey of Current Business, Vol. 43		Current business and industry statistics for the U. S., national income and product tables, current articles related to business and industry economics	Instructors; Data source, reference	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $2.25
Office of Business Economics, U. S. Dept. of Commerce, 1967	Survey of Current Business, Vol. 47		Current business and industry statistics for the U. S., national income and product tables, current articles related to business and industry economics	Instructors; Data source, reference	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $2.25

Publisher and Date	Title	Author	Content - Specific Areas	Group Appropriateness; Suggested Use	Source and Price
Office of Information, U. S. Dept. of Labor, June 15, 1973	News Release, USDL 73-256		Incidence of injury and illness rates in construction, manufacturing, non-manufacturing industries; results of a Bureau of Labor Statistics survey covering July 1 to December 31, 1973	Instructors and students; Handout, data source	U. S. Dept. of Labor, Wash., D. C. 20210; free
Office of Information, U. S. Dept. of Labor, August 31, 1973	New Release, USDL 73-412		Correction of the USDL-256, June 15, 1973 News Release	Instructors and students; Handout, data source	U. S. Dept. of Labor, Wash., D. C. 20210; free
Small Business Administration, U. S. Government, 1970	Analyze Your Records to Reduce Costs, Small Marketers Aid No. 130	Alfred B. Abraham	Good records provide the basis for cost determination and analysis. Cost analysis can be used to reduce expenses and increase profits. Methods of cost analysis, expense reduction and increasing efficiency of expenditure are discussed. Bibliography included	Instructors and student; Handout, instructional aid	Nearest Small Business Administration field office or Small Business Administration, Wash., D. C. 20416; free
Small Business Administration, U. S. Government, 1964	An Employee Suggestion System for Small Companies, Small Business Management Series, No. 1, Third Edition		Explains basic principles for starting and operating a successful suggestion system; warns of various pitfalls to be avoided, gives examples	Instructors and students; Reference, instructional aid, handout	Supt. of Documents U. S. Govt. Printing Office, Wash., D. C. 20402; $0.40
Small Business Administration, U. S. Government, Reprinted December, 1972	The Federal Wage-Hour Law in Small Firms, Small Marketers Aid No. 132	Clarence T. Lundquist	Designed to alert small retail and service firms to the changes made in the Fair Labor Standards Act when it was amended in 1966. Includes general explanation of the act and its applications	Instructors and students; Handout, instructional aid	Nearest Small Business Administration field office or Small Business Administration, Wash., D. C. 20416; free

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Small Business Administration, U. S. Government, 1966	Financial Record Keeping for Small Stores, Small Business Management Series, No. 32	Robert C. Ragan	Discusses the necessity for keeping adequate records and the services available from public accountants	Instructors and students; Reference, instructional aid	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $0.60
Small Business Administration, U. S. Government, 1964	A Handbook of Small Business Finance, Small Business Management Series, No. 15		Oriented toward the business person who wants to improve financial management skills; topics include financial statements, ratio analysis, break-even analysis, investment on assets, credit, future projections, long-term financing, equity financing, sources of further information	Instructors and students; Reference, text material	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $0.45
Small Business Administration, U. S. Government, Reprinted March, 1972	Hiring the Right Man, Small Marketers Aid No. 136		Cartoon suitable for transparency reproduction concerning finding employees who possess needed skills	Instructors and students; Visual, handout	Nearest Small Business Administration field office or Small Business Administration, Wash., D. C. 20416; free
Small Business Administration, U. S. Government, 1965	Human Factors in Small Business, Administrative Management Course Program, Topic 10		Basic instructional techniques, lesson plan, content information about human factors and management, instructions for use of visual aids, masters for projectuals and handout materials, case studies, student activities and bibliography	Instructors; Lesson planning and teaching materials	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $1.50
Small Business Administration, U. S. Government, 1969	Human Relations in Small Business, Small Business Management Series, No. 3, Third Edition	Martin M. Bruce	Information concerning basic human needs, morale, attitudes of employees, personnel selection, orientation and induction of personnel, training of personnel, grievances, how to motivate employees	Instructors and students; Reference, instructional aid	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $0.45

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Small Business Administration, U. S. Government, 1963	Management Audit for Small Manufacturers, Small Business Management Series, No. 29		144 questions designed to assess the efficiency of the owner-manager of a small manufacturing plant in planning, organizing, directing and coordinating business activities	Instructors and students; Self-evaluation, teaching material	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $0.35
Small Business Administration, U. S. Government, 1964	Management Audit for Small Retailers, Small Business Management Series, No. 31		149 questions designed to assess the efficiency of the owner-manager of a small retail business in planning, organizing, directing and coordinating business activities	Instructors and students; Self-evaluation, teaching material	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $0.35
Small Business Administration, U. S. Government, 1968	Managing for Profits	Harvey C. Krentzman	Review and supplement to administrative management course topics; includes sales promotion, systems and records, financial management, taxes, insurance, legal aspects of business operation	Instructors; Reference, teaching material	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $1.50
Small Business Administration, U. S. Government, 1971	Merchandise Control, Instructor's Manual, Management Development Program, Topic 21		Basic instructional techniques, lesson plan, content information about merchandise control systems and records, instructions for use of visual aids, masters for projectuals and handout materials, case studies, student activities and bibliography	Instructors; Lesson planning and teaching materials	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $2.00

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Small Business Administration, U. S. Government, 1964	Personality and Success: An Evaluation of Personal Characteristics of Successful Small Business Managers, Small Business Research Series, No. 4	Hal B. Pickle	Report of a research study concerning personal characteristics of business managers. Identifies personality factors and measures their importance to success in business management	Instructors; Reference, teaching material	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $0.35
Small Business Administration, U. S. Government, 1965	Personnel Management: Developing Good Employees, Administrative Management Course Program, Topic 6		Basic instructional techniques, lesson plan, content information about personnel management, instructions for use of visual aids, masters for projectuals and handout materials, case studies, student activities and bibliography	Instructors; Lesson planning, teaching material	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $1.25
Small Business Administration, U. S. Government, 1971	Problems in Managing a Family-Owned Business, Management Aid, No. 208	Robert E. Levinson	Discusses problems unique to family-owned businesses including emotional factors and personal and familial relationships; suggests possible solutions	Instructors and students; Handout, instructional aid	Nearest Small Business Administration field office or Small Business Administration, Wash., D. C. 20416; free
Small Business Administration, U. S. Government, 1964	Records and Credit in Profitable Management, Administrative Management Course Program, Topic 2		Basic instructional techniques, lesson plan, content information about records and credit, instructions for use of visual aids, masters for projectuals and handout materials, case studies, student activities and bibliography	Instructors; Lesson planning and teaching materials	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $1.25

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Small Business Administration, U. S. Government, Reprinted, January, 1971	Steps in Meeting Your Tax Obligation, Small Marketers Aid No. 142	Stephen P. Radiss, Jr.	Explains the various factors involved in using an informed and systematic approach to the handling of federal, state, and local taxes. Covers agent role of owner-manager in the collection of social security, state and local taxes and as a debtor in owing income and personal property tax. Includes tax worksheet	Instructors and students; Handout, teaching material	Nearest Small Business Administration field office or Small Business Administration, Wash., D. C. 20416; free
Small Business Administration, U. S. Government, March, 1972	Stock Control for Small Stores, Small Marketers Aid No. 123	Edwin L. Harling	Unit control of stocks, stock records, model stock list, counting, preventing excess stocks	Instructors and students; Handout, instructional aid	Nearest Small Business Administration field office or Small Business Administration, Wash., D. C. 20416; free
Small Business Administration, U. S. Government, 1964	Success and Failure Factors in Small Business, Administrative Management Course Program, Topic 1		Basic instructional techniques, lesson plan, content information about success and failure in small businesses, instructions for use of visual aids, masters for projectuals and handout materials, case studies, student activities and bibliography	Instructors; Lesson planning and teaching materials	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $1.25
Small Business Administration, U. S. Government, 1966	Taxation: A Key Factor in Business Decisions, Administrative Management Course Program, Topic 8		Basic instructional techniques, lesson plan, content information about taxes and management, instructions for use of visual aids, masters for projectuals and handout materials, case studies, student activities and bibliography	Instructors; Lesson planning and teaching materials	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $1.25

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Small Business Administration, U. S. Government, 1965	The Why and What of Bookkeeping, Administrative Management Course Program, Topic 4		Basic instructional techniques, lesson plan, content information about book-keeping systems and records, instructions for use of visual aids, masters for projectuals and handout materials, student activities and bibliography	Instructors; Lesson planning and teaching materials	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $1.50
South-Western Publishing Co., 1969	Accounting Principles, 10th Edition	Rollin C. Niswonger & Philip E. Fess	Basic concepts of accounting, inventories, depreciation, systems design, automated data processing, taxes, control accounting, cash flow, cost systems	Instructors; Text-book, reference	South-Western Publishing Co., 11310 Gemini Lane, Dallas, Texas 57229; $9.00
South-Western Publishing Co., 1964	Intermediate Accounting, Comprehensive Volume, 4th Edition	Harry Simons & Willert E. Karrenbrock	Theoretical and practical aspects of accounting, data processing methods, controls, inventories, depreciation, legal factors, analytical processes	Instructors; Text-book, reference	South-Western Publishing Co., 11310 Gemini Lane, Dallas, Texas 57229; $9.15
U. S. Bureau of the Census, U. S. Dept. of Commerce, 1966	County Business Patterns, U. S. Summary CBP-65-1		Employment and payroll statistics by county and by industry, and summary data by industry for the U. S. and its territories	Instructors; Data source, reference	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $2.40
U. S. Bureau of the Census, U. S. Dept. of Commerce, June, 1972	County Business Patterns, U. S. Summary CBP-71-1		Employment and payroll statistics by county and by industry, and summary data by industry for the U. S. and its territories	Instructors; Data source, reference	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $2.40
U. S. Bureau of the Census, U. S. Dept. of Commerce, July, 1973	Current Population Reports, Consumer Income Series, No. P-60, No. 89		Consumer income related statistics in tabular form; includes definitions and explanations and comparisons, information on number of households and household income	Instructors; Data source, reference	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $1.00

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U. S. Bureau of the Census, U. S. Dept. of Commerce, 1972	Statistical Abstract of the United States, 93rd Edition		Standard summary of statistics concerning the social, political, and economic organization of the U. S. including selection of data from many other statistical publications for the early part of 1972	Instructors; Data source, reference, guide to other similar publications	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $5.50
U. S. Dept. of Labor, Employment Standards Administration, 1972	Handy Reference Guide to the Fair Labor Standards Act		General information concerning the application of the Act: Wage and hour standards, employment covered, definitions, overtime, equal pay, child labor, investigations and enforcement	Instructors and students; Handout, reference	Supt. of Documents, U. S. Govt. Printing Office, Wash., D. C. 20402; $0.25

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101	Employment Taxes	Administrative Management Course Program, Topic 8, p. 43, No. 11
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162	Ordinary and Necessary Business Expenses	Administrative Management Course Program, Topic 8, p. 42, No. 5
186	Long Range Goals	Instructor's Manual, Management Development Program, Topic 20, p. 27, No. 14
190	Mutual Objectives	Administrative Management Course Program, Topic 6, p. 53, No. 10

SUPPLEMENTARY MATERIALS - BIBLIOGRAPHIES

Publisher and Date	Title	Author	Content - Specific Areas	Group Appropriateness; Suggested Use	Source and Price
Dun & Bradstreet, Inc.	Management Source Publications for Small Business		Bibliographical listing of pamphlets and books dealing with general aspects of business methods and planning as well as specific problems in particular areas of activity. Includes cost of materials and addresses of publishers	Instructors; Source of instructional materials	Dun and Bradstreet, Inc. 99 Church Street New York, New York 10007; free
Small Business Administration, U. S. Government	Small Business Administration Publications: Free Management Assistance Publications, SBA 115A		Bibliographical listing of free small business management publications available from Small Business Administration field offices; Series included are Management Aids, Technical Aids, Small Marketers Aids, other Small Business Administration bibliographies, Small Business Administration field office addresses, and an order form	Instructors; Source of instructional materials	Nearest Small Business Administration field office or Small Business Administration, Wash., D. C. 20416; free
Small Business Administration, U. S. Government	Small Business Administration Publications: For Sale Booklets, SBA 115B		Bibliographical listing of small business management publications for sale at nominal charge ($0.30 - $1.50) by the Supt. of Documents. Series included are Small Business Management Series, Starting and Managing Series, Small Business Research Series, Non-series publications, and an order form	Instructors; Source of instructional materials	Nearest Small Business Administration field office or Small Business Administration, Wash., D. C. 20416; free

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